

Proposed NU Business Name: **MONJUR BOSTRO BITAN**



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TAJR UL ISLAM (SUJON)
Age	:	13/04/1996(21Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Gogram,P.O:GogramP.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. TANJIRA KHATUN
(iii) Father's name	:	MD. MUNJUR ALI
(iv) GB member's info	:	Branch: Gogram,godagari,Centre #14(Female), Member ID:1883 , Group No:04 Member since:25/01/2009-2013 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan:nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	12years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01719923318
Father's Contact No.	:	01719531468
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. TANJIRA KHATUN joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MONJUR BOSTRO BITAN
Location	:	Gogram, Gogram, Godagari, Rajshahi
Total Investment in BDT	:	BDT 204000/-
Financing	:	Self BDT 154000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 8ft = 80 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; sharee, lungi, three pices, goj fevrices, gamsa etc.▪ The business is operating by entrepreneur. Existing no employees.▪ Average gain▪ The farm is owned.▪ Agreed grace period is 3 months.

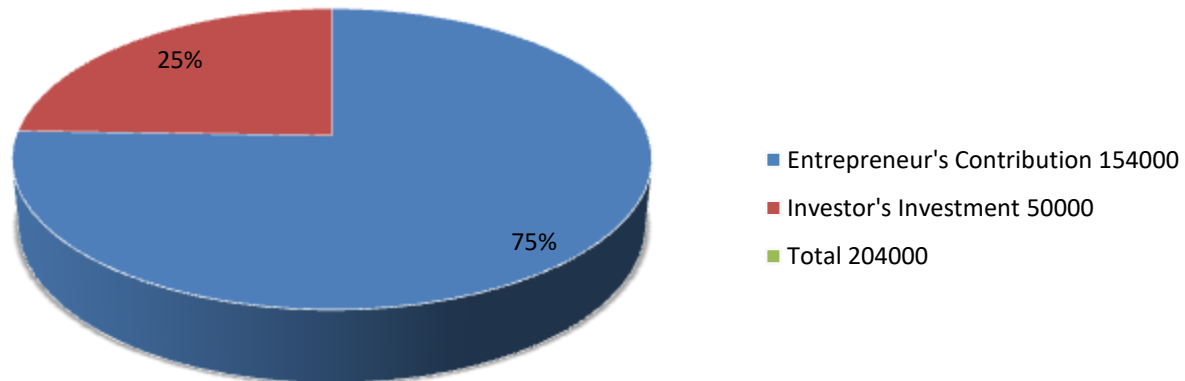
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
sharee, lungi, three pices, goj fevrices, gamsa etc.	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less. Variable Expense			
sharee, lungi, three pices, goj fevrices, gamsa etc.	1500	45000	540000
Total Variable Expense (B)	1500	45000	540000
Contribution Margin(CM) [C=(A-B)]	500	15000	180000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2400
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		2000	24000
Food/other		500	6000
Medicine		0	0
Bank Charge/gurd		100	1200
Total Fixed Cost (D)		8000	96000
Net Profit (E) [C-D]		7000	84000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
sharee	65000	30000	95000
lungi	30000	15000	45000
Three pices	15000	5000	20000
goj fevrices	40000	0	40000
gamsa	4000	0	4000
Total	154000	50000	204000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
sharee, lungi, three pices, goj fevrices, gamsa etc.		60000	720000	756000	793800
Total Sales (A)		60000	720000	756000	793800
Less. Variable Expense					
sharee, lungi, three pices, goj fevrices, gamsa etc.		45000	540000	567000	595350
Total Variable Expense (B)		45000	540000	567000	595350
Contribution Margin (CM) [C=(A-B)]		15000	180000	189000	198450
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		200	2400	2700	3000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		2000	24000	24300	24600
Food/other		500	6000	6000	6000
Medicine		0	0	0	0
Bank Charge		100	1200	1200	1200
Total Fixed Cost (D)		8000	96000	96900	97800
Net Profit (E) [C-D]		7000	84000	92100	100650
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	84000	92100	100650
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		64000	136100
	Total Cash Inflow	134000	156100	236750
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	64000	136100	216750

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Gogram, Gogram,Godagari.
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





