

## Proposed NU Business Name: MASARS MAA GORO KAMAR..



Project identification and prepared by: Md. Sohel Mia,  
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD.FIROZ MOLLAH</b>
Age	:	12/10/1988(28 Years)
Education, till to date	:	V
Marital status	:	Married
Children	:	1 SON,1 DAUGHTER.
No. of siblings:	:	2 BROTHERS,1 SISTER.
Address	:	Vill: CHOK BALGORIA, P.O: SHAMPOR, P.S:CHARGAT, Dist: Rajshahi
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. PEARI BEGUM.</b>
(iii) Father's name	:	<b>MD. MOKLAS ALI.</b>
(iv) GB member's info	:	Branch: Yosofpor chargat, Centre # 15(Female), Member ID: 1737/3, Group No: 03 Member since:2010 to 2015.and rejoin 11/02/2016.(06 years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 25000. Outstanding loan:14000.
(v) Who pays GB loan installment	:	Self.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agricultural
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01705982276.
Mother's Contact No.	:	01863323499.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. PEARI BEGUM** joined Grameen Bank since 06 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

# Proposed Nobin Udyokta Business Info

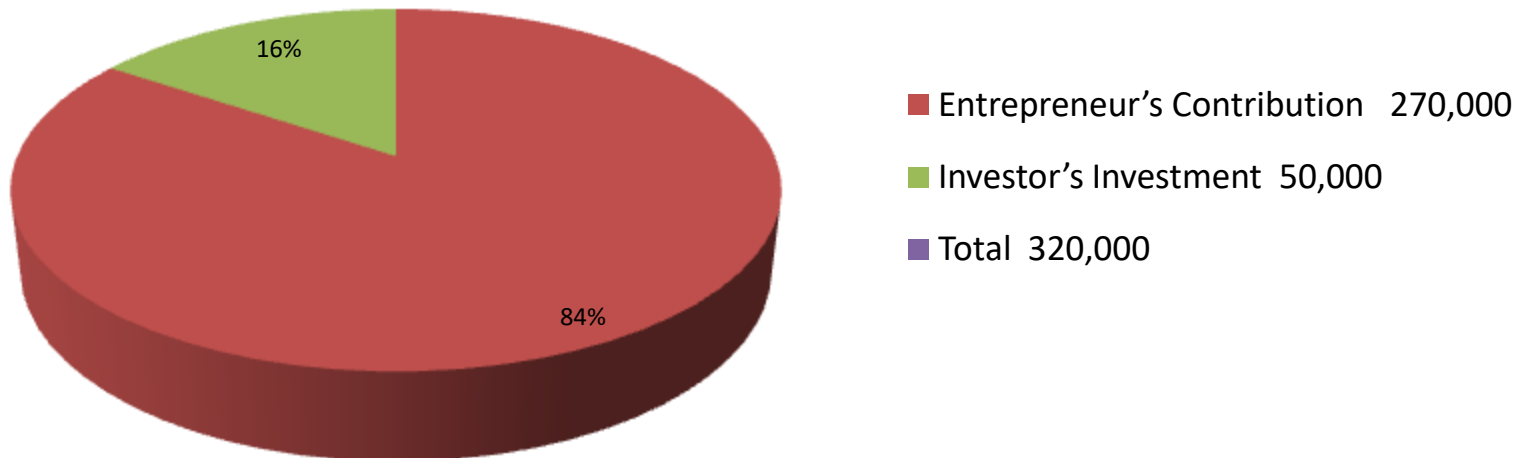
Business Name	:	<b>MASARS MAA GORO KAMAR</b>
Location	:	CHOK BALGORIA.
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 270,000/-(from existing business) 84% Required Investment BDT 50000/-(as equity)16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	50 ft x 50 ft= 2500 square ft.
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing like Cow.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>3 Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Cow sales		320000	1280000
<b>Total Sales (A)</b>		320000	1280000
<b>Less. Variable Expense</b>			
Cow sales		288000	1152000
<b>Total variable Expense (B)</b>		288000	1152000
<b>Contribution Margin (CM) [C=(A-B)]</b>		32000	128000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		1500	6000
Mobile Bill		900	3600
Salary (self)		15000	60000
Guard			
Transportation		1500	6000
Entertainment		200	2400
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>19500</b>	<b>78000</b>
<b>Net Profit (E) [C-D]</b>		<b>12500</b>	<b>50000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	270,000		270,000
Cow		50000	50000
total	270,000	50,000	320,000

## Source of Finance



Financial Projection (BDT)				
Particular	Daily	3 Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Cow sales		330000	1320000	1386000
<b>Total Sales (A)</b>		330000	1320000	1386000
<b>Less. Variable Expense</b>				
Cow sales		288000	1152000	1209600
<b>Total variable Expense (B)</b>		288000	1152000	1209600
<b>Contribution Margin (CM) [C=(A-B)</b>		42000	168000	176400
<b>Less. Fixed Expense</b>				
Rent				
Electricity Bill		1500	6000	6000
Mobile Bill		900	3600	3600
Salary (self)		15000	60000	60000
Transportation		1500	6000	6000
Entertainment		200	2400	2400
Salary (staff)				
Security Gard				
Bank service Charge		100	1200	1200
<b>Total Fixed Cost</b>		19600	79200	79200
<b>Net Profit (E) [C-D)</b>		22400	88800	97200
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



## *Cash flow projection on business plan (rec. & Pay*

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>
1	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	<b>50,000</b>	
1.2	Net Profit	88800	97200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		<b>58800</b>
	<b>Total Cash Inflow</b>	<b>138,800</b>	<b>156000</b>
2	<b>Cash Outflow</b>		
2.1	Purchase of Product	<b>50,000</b>	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>30,000</b>	<b>30,000</b>
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
3	<b>Net Cash Surplus</b>	<b>58,800</b>	<b>126000</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; -chok balgoria.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest













# FAMILY PICTURE

