

Proposed NU Business Name: ZULUR MOSO KHAMAR



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ZULUR RAHAMAN SARDER
Age	:	10-12-1985(32 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brother & 02 Sister
Address	:	Vill: Pushinda Sardar Para, P.O: Nasratpur, Thana: Adomdighi, Dist: Bogra
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. ZORINA BAYA
(iii) Father's name	:	LATE. MOGIBUR RAHAMAN
(iv) GB member's info	:	Branch: Adomdighi , Centre # 18(Female), Member ID: 1846, Group No: 03 Member since: 01-01-1997(20Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: 18240
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB	:	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	:	04 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-460421
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.ZORINA BAYA joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ZULUR MOSO KHAMAR
Location	:	Pushinda Sardar Para, Adomdighi, Bogra
Total Investment in BDT	:	BDT 1,68,000/-
Financing	:	Self BDT 1,28,000/-(from existing business) 76% Required Investment BDT 40,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	60shotasho
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

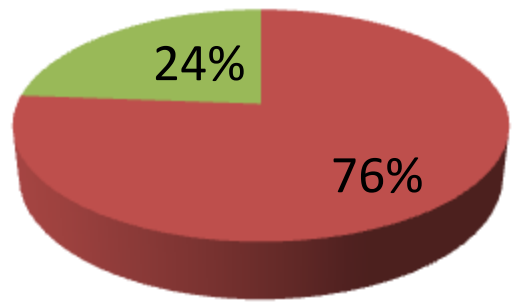
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
	2,000	24,000
Total Sales (A)	2,000	24,000
Less Variable Expense		0
	10,000	120,000
Total variable Expense (B)	10,000	120,000
Contribution Margin (CM) [C=(A-B)]	10,000	120,000
Less Variable Expense		0
Rent	0	0
Electricity bill	300	3,600
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Salary (staf)		0
Entertainment	200	2,400
Guard		0
Genareter		0
Mobile bill	100	1,200
Total fixed cost (D)	6,500	79,200
Net Profit (E)= [C-D]	3,500	40,800

5 Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shing	10,000	1	10,000				10,000
Rui	10,000	2	20,000				20,000
Megel	10,000	2.5	25,000				25,000
Katla	2,000	3	36,000				36,000
Pagas	17,000	1	17,000				17,000
Feed				16		33,600	33,600
Other						6,400	6,400
Security			20,000				
Total						40,000	168,000

Source of Finance



- Entrepreneur's Contribution 128,000
- Investor's Investment 40,000
- Total 168,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
	25,000	300,000	315,000	330,750
Total Sales (A)	25,000	300,000	315,000	330,750
Less. Variable Expense	0	0	0	0
	12,500	150,000	157,500	165,375
Total variable Expense (B)	12,500	150,000	157,500	165,375
Contribution Margin (CM) [C=(A-B)]	12,500	150,000	157,500	165,375
Less. Fixed Expense		0	0	0
Rent	0	0	0	0
Transportation	1,000	12,000	12,600	13,230
Electricity bill	300	3,600	3,780	3,969
Guard	0	0	0	0
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	0	0	0	0
Genareter	0	0	0	0
Entertainment	200	2,400	2,520	2,646
Guard	0	0	0	0
Mobile Bill	200	2,400	2,520	2,646
Total Fixed Cost	6700	80,400	84,420	88,641
Net Profit (E) [C-D]	5,800	69,600	73,080	76,734
Investment Payback		16,000	16,000	16,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	69,600	73,080	76,734
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		53,600	110,680
	Total Cash Inflow	109,600	126,680	187,414
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	53,600	110680	171414

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Pushinda Sardar Para,
Adomdighi, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

