

Proposed NU Business Name: **MOMIN FOL BITAN**



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Chagal naiya, feni

Project verified by: Susanto kumar bisshas



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ABDUL MOMIN MOJUMDER</b>
Age	:	01/01/1984( 33Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	02 Son 2 Daughter
No. of siblings:	:	0Brother 4 Sisters
Address	:	Vill:West debpur , P.O: Amjad Hat P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MAZEDA BEGUM</b>
(iii) Father's name	:	<b>LATE, MOKHLESUR RAHMAN</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 10/(Female), Member ID:5934/1, Group No: 04 Member since: 05-03-2002-2008 (6 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 0,00/-
(v) Who pays GB loan installment	:	Mother
(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	:	Twelve years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-660152
Mother's Contact No.	:	01820-614588
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAZEDA BEGUM** joined Grameen Bank since 15 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

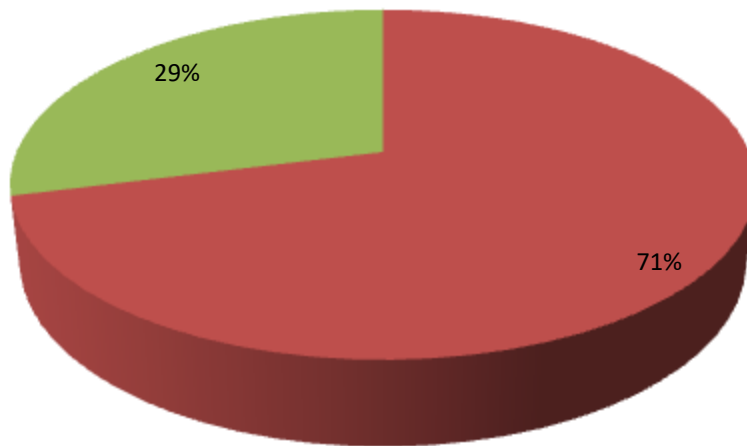
Business Name	:	<b>ABDUL MOMIN MOJUMDER</b>
Location	:	Monur hat Bazar, Chagalnaiya, Feni.
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 75% Required Investment BDT,50,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10 ft. = 200 square ft
Security of the shop	:	,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like rice,suger,dall soap,soyabeen oil, etc</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. No employee.</li><li>▪He is doing his business in Renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
rice,suger,dall soap,soyabeen oil	2600	78000	936000
	0	0	0
<b>Total Sales(A)</b>	<b>2600</b>	<b>78000</b>	<b>936000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
rice,suger,dall soap,soyabeen oil	2210	66300	795600
<b>Total Variable Expense</b>	<b>2210</b>	<b>66300</b>	<b>795600</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>390</b>	<b>11700</b>	<b>140400</b>
<b>Less Fixed Expense</b>			
Rent		1300	15600
Electric Bill		200	2400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7600</b>	<b>91200</b>
<b>Net Profit (E)= [C-D]</b>		<b>4100</b>	<b>49200</b>

## Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	5	2,000	10,000	10	2,000	20,000	30,000
seger	10	2,600	26,000	10	2,600	26,000	52,000
dal	10	1,800	18,000	0	0	4,000	22,000
vushi	6	1,400	8,400	0	0	0	8,400
biscuit	0	0	20,000	0	0	0	20,000
parasut	20	280	5,600			0	5,600
soap	50	30	1,500			0	1,500
wheel	100	35	3,000			0	3,000
soyabeen oil	50	200	10,000			0	10,000
others	1	20,000	20,000			0	20,000
<b>Total</b>	<b>252</b>	<b>28345</b>	<b>122,500</b>	<b>20</b>	<b>4,600</b>	<b>50,000</b>	<b>172,500</b>



- Entrepreneur's Contribution  
122,500
- Investor's Investment 50,000
- Total 172,500

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
rice,suger,dall soap,soyabeen oil	3100	93000	1116000	1171800	1230390
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3100</b>	<b>93000</b>	<b>1116000</b>	<b>1171800</b>	<b>1230390</b>
<b>Less Variable Expense (B)</b>					
rice,suger,dall soap,soyabeen oil	2635	79050	948600	996030	1045832
<b>Total Variable Expense</b>	<b>2635</b>	<b>79050</b>	<b>948600</b>	<b>996030</b>	<b>1045832</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>465</b>	<b>13950</b>	<b>167400</b>	<b>175770</b>	<b>184559</b>
<b>Less Fixed Expense</b>					
Rent		1300	15600	15600	15600
Electric Bill		200	2400	2700	3000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7600</b>	<b>87600</b>	<b>88180</b>	<b>88769</b>
<b>Net Profit (E)= [C-D]</b>		<b>6350</b>	<b>76200</b>	<b>80010</b>	<b>84011</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	76,200	80010	84010.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		56200	116210
	<b>Total Cash Inflow</b>	<b>126,200</b>	<b>136,210</b>	<b>200,221</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>56,200</b>	<b>116,210</b>	<b>180,221</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0Experience & 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; Monur hat Bazar,  
Chagalnaiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







