

**Proposed NU Business Name: MOMIN MOSO KHAMAR**



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

Project verified by: MD. Mozahar Islam



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

Name	:	<b>MD.MOMIN SAKHIDAR</b>
Age	:	16-0-1993(24 Years)
Education, till to date	:	Class: Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Sister
Address	:	Vill: Kusumbi, P.O: Adomdighi, Thana: Adomdighi, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	<b>MST. BILKIS BEGUM</b>
(iii) Father's name	:	<b>MD. ASHADUL SAKHIDAR</b>
(iv) GB member's info	:	Branch: Adomdighi , Centre # 59(Female), Member ID: 5529/1, Group No: 09 Member since: 20-05-2002(15Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: 5,640
(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	:	02 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.	:	01785-232734
Mother's Contact No.	:	01739-893887
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. BILKIS BEGUM** joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOMIN MOSO KHAMAR</b>
Location	:	Kushimbi, Adomdighi, Bogra
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 140,000/-(from existing business) 82% Required Investment BDT 30,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	50shotasho
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

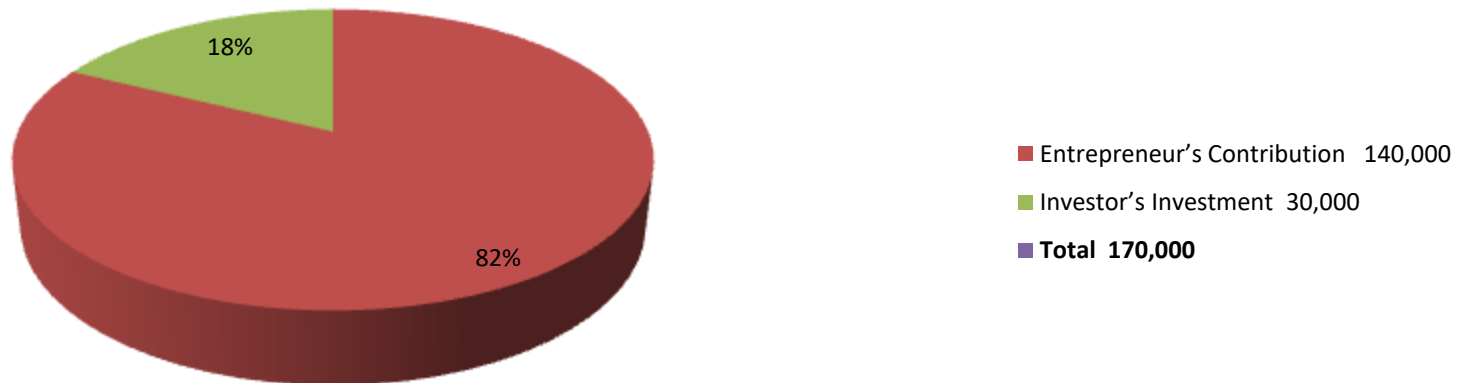
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue(Sales)</b>		
	20,000	240,000
<b>Total Sales (A)</b>	20,000	240,000
<b>Less Variable Expense</b>		0
	10,000	120,000
<b>Total variable Expense (B)</b>	10,000	120,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	10,000	120,000
<b>Less Variable Expense</b>		
Rent	0	0
Electricity bill	500	6,000
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Salary (staf)		0
Entertainment	100	1,200
Guard		0
Genareter		0
Mobile bill	100	1,200
<b>Total fixed cost (D)</b>	6,700	80,400
<b>Net Profit (E)= [C-D]</b>	3,300	39,600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Koi	50,000	1	50,000				50,000
Shing	20,000	1	20,000				20,000
Tagra	10,000	1	10,000				10,000
Feed				25	1,400	30,000	30,000
Security			60,000				60,000
<b>Total</b>			<b>140,000</b>			<b>30,000</b>	<b>170,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
	25,000	300,000	315,000	330,750
<b>Total Sales (A)</b>	<b>25,000</b>	<b>300,000</b>	<b>315,000</b>	<b>330,750</b>
Less. Variable Expense	0	0	0	0
	12,500	150,000	157,500	165,375
<b>Total variable Expense (B)</b>	<b>12,500</b>	<b>150,000</b>	<b>157,500</b>	<b>165,375</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>12,500</b>	<b>150,000</b>	<b>157,500</b>	<b>165,375</b>
Less. Fixed Expense		0	0	0
Rent	<b>0</b>	0	0	0
Transportation	1,000	12,000	12,600	13,230
Electricity bill	500	6,000	6,300	6,615
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
<b>Total Fixed Cost</b>	<b>6900</b>	<b>82,800</b>	<b>86,940</b>	<b>91,287</b>
<b>Net Profit (E) [C-D]</b>	<b>5,600</b>	<b>67,200</b>	<b>70,560</b>	<b>74,088</b>
<b>Investment Payback</b>		<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



## 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	30,000		
1.2	Net Profit	67,200	70,560	74,088
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		51,200	105,760
	<b>Total Cash Inflow</b>	<b>107,200</b>	<b>121,760</b>	<b>179,848</b>
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12000</b>	<b>12,000</b>
3	<b>Net Cash Surplus</b>	<b>51,200</b>	<b>105760</b>	<b>163848</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kushumbi, Adomdighi,  
Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

