

Proposed NU Business Name: MAHI GORUR KHAMAR



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MUNTO
Age	:	16-10-1989(28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	02 sons
No. of siblings:	:	02Brother ,02Sister
Address	:	Vill:Dhakhin Milik Baga,P.O:Bagha,P.S: Bagha, 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	:	MOST.JAMENA BEGUM
(iii) Father's name	:	LATE: AGIM UDDIN
(iv) GB member's info	:	Branch: Monigram , Centre # 19/m (Female), Member ID:1594/7, Group No: 03 Member since:10-07-2005 to 25-05-2014New 03-08-17(09Years)
Further Information:		First loan: BDT -10000/-
(v) Who pays GB loan installment	:	Existing Loan: BDT 20,000 Outstanding loan: 15,600
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-209289
Family Contact No.	:	01849-725562
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.JAMENA BEGUM joined Grameen Bank since 06 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

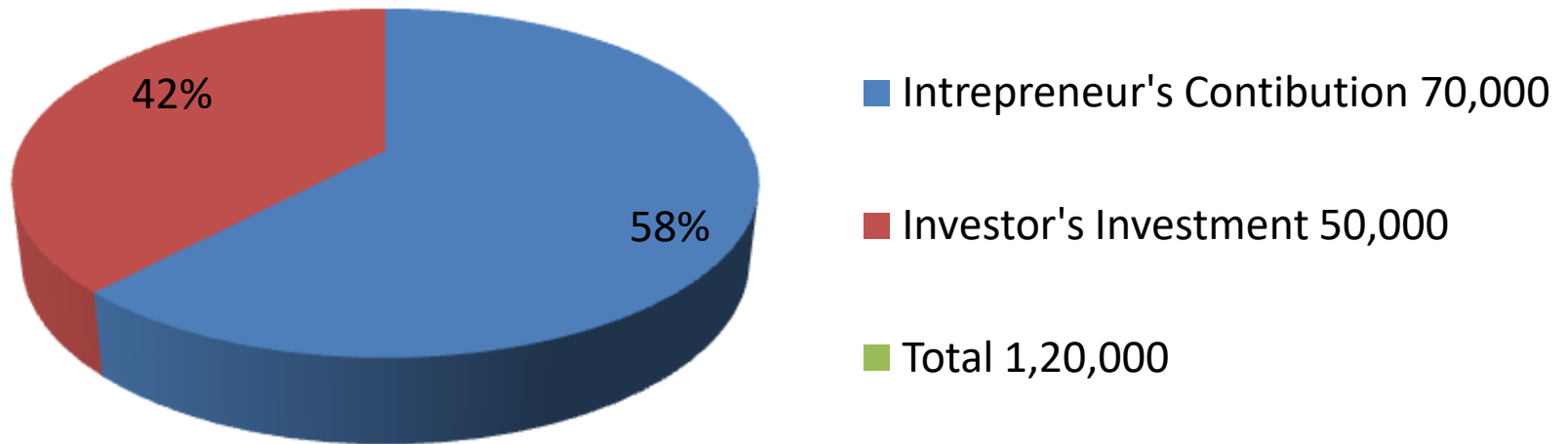
Business Name	:	MAHI GORUR KHAMAR
Location	:	Bagha ,Rajshahi .
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business)58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 15 ft= 300 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; Ox Sales.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.▪Average 50% gain on sale.

Revenue (sales)			
Ox Sale		1,40,000	2,80,000
Total Sales (A)		1,40,000	2,80,000
Less. Variable Expense			
Ox Sale		70,000	1,40,000
Total variable Expense (B)		70,000	1,40,000
Contribution Margin (CM) [C=(A-B)		70,000	1,40,000
Less. Fixed Expense			
Food		15,000	30,000
Electricity bill		600	1200
Transportation		600	1,200
Salary (self)		24,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		1,200	2,400
Total fixed Cost (D)		42,000	84,000
Net Profit (E) [C-D)		28,000	56,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x40,000)	70,000	40,000	110,000
Food	0	10,000	10,000
Total	70,000	50,000	120,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Ox sale		1,50,000	3,00,000	3,15,000	3,30,750
Total Sales (A)		1,50,000	3,00,000	3,15,000	3,30,750
Less. Variable Expense					
Ox sale		75,000	1,50,000	1,57,500	1,65,375
Total variable Expense (B)		75,000	1,50,000	1,57,500	1,65,375
Contribution Margin (CM) [C=(A-B)]		75,000	1,50,000	1,57,500	1,65,375
Less. Fixed Expense					
Food		12,000	24,000	25,000	26,000
Electricity bill		300	600	1,000	1,400
Transportation		600	1,200	1,300	1,400
Salary (self)		24,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		1,200	2,400	2,500	2,600
Total Fixed Cost		38,700	77,400	79,100	80,800
Net Profit (E) [C-D]		36,300	72,600	78,400	84,575

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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	72,600	78,400	84,575
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		52,600	1,11,000
	Total Cash Inflow	1,22,600	1,31,000	1,95,575
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	52,600	1,11,000	1,75,575

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest





