

**Proposed NU Business Name: MAMUNUR ROSID GOBADI POSU PALON KHAMAR.**



Project identification and prepared by: Md. Motiur Rahman  
Dhunot, Unit, Bogra

Project verified by: MD. Mozahar Islam



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

Name	:	<b>MD. MAMUNUR ROSID</b>
Age	:	01-12-1984(23 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother,1 Sister
Address	:	Vill:Niktipara,Shiyali.P.O:NimgacheP.S:Dhunot 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	:	
(iii) Father's name	:	<b>MST. MAJEDA KHATUN</b>
(iv) GB member's info	:	<b>MD. AMJAD HOSSEN MONDOL</b> Branch:Nimgache, Centre # 85/(Female), Member ID: 8945/1, Group No: 07
Further Information:		Member since:25-01-2002(10 Years)
(v) Who pays GB loan installment	:	First loan: BDT 10,000/- Existing Loan: BDT 20,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(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	:	He has 12 experience in running business. He has not training.
Other Own/Family Sources of Income	:	None.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742-488918
Mother's Contact No.	:	01748-358839
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Dhunot, Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MAJEDA KHATUN** joined Grameen Bank since 10 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>MAMUNUR ROSID GOBADI POSU PALON KHAMAR.</b>
Location	:	Niktipara. Dhunot,
Total Investment in BDT	:	BDT 280,000 /-
Financing	:	Self BDT 240,000/-(from existing business)86 % Required Investment BDT 40,000/-(as equity)14 %
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	24 ft x 12 ft = 288 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like. Millk.</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 Dhunot, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

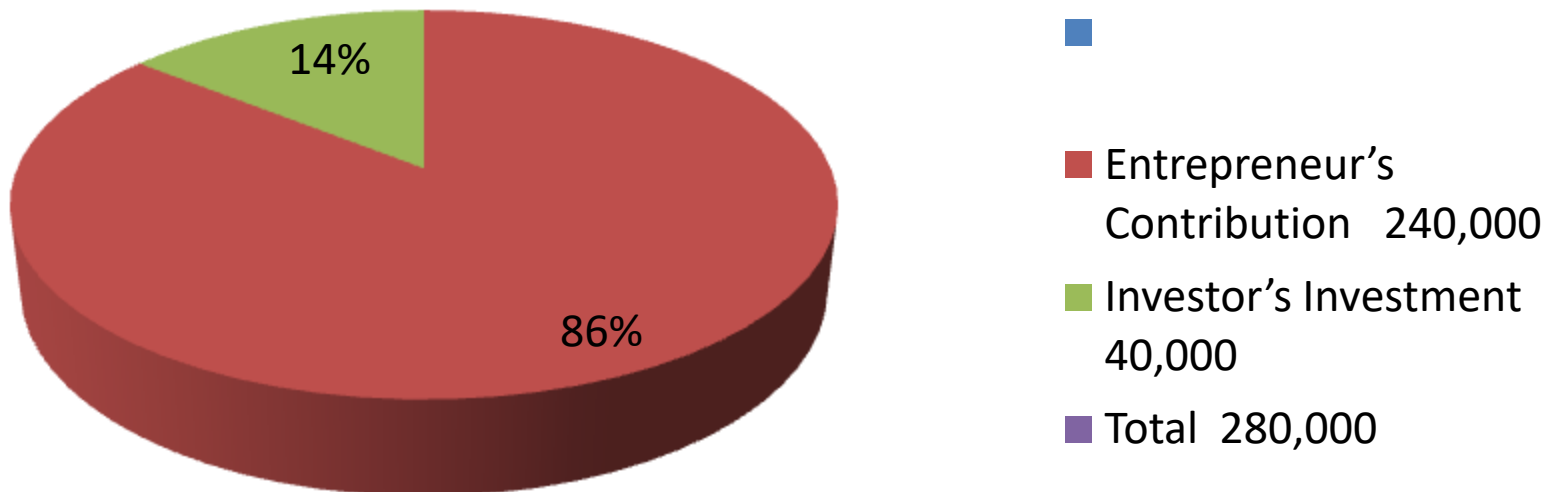
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Millk	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Feed & Medicine	80	2,400	28,800
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>
<b>Less. Fixed Expense</b>			
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,200</b>	<b>50,400</b>
<b>Net Profit (E) [C-D)</b>		<b>5,400</b>	<b>64,800</b>

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
COW	2	60,000	120,000	1	40,000	40,000	160,000
DAMUR	1	30,000	30,000				30,000
CALF	3	30,000	90,000				90,000
			<b>240,000</b>			<b>40,000</b>	<b>280,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Millk	600	18,000	216,000	226,800	238,140
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Feed & Medicine	120	3,600	43,200	45,360	47,628
<b>Total variable Expense (B)</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>	<b>45,360</b>	<b>47,628</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>181,440</b>	<b>190,512</b>
<b>Less. Fixed Expense</b>					
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>4,300</b>	<b>51,600</b>	<b>51,600</b>	<b>51,600</b>
<b>Net Profit (E) [C-D]</b>		<b>10,100</b>	<b>121,200</b>	<b>129,840</b>	<b>138,912</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

SI #	<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	40,000		
1.2	Net Profit	121,200	129,840	138,912
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		105,200	219,040
	<b>Total Cash Inflow</b>	<b>161,200</b>	<b>235,040</b>	<b>357,952</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>105,200</b>	<b>219,040</b>	<b>341,952</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 2 Others:0  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

