

**Proposed NU Business Name: REFAT MOSHO 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. GOLAM SOHRAB</b>
Age	:	20-12-1991(26 Years)
Education, till to date	:	B.A
Marital status	:	Unmarried
Children	:	—
No. of siblings:	:	01 Sister
Address	:	Vill.Shifpur, P.O: Adomdiggi,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	:	<b>MST. MORIYIM BEGUM</b>
(iii) Father's name	:	<b>MD. GOLAM MOSTAFA PK</b>
(iv) GB member's info	:	Branch:Adomdighi, Centre # 55(Female), Member ID 3666/1, Group No: 02 Member since: 20-10-2007 (10Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT: 30,000/-, Outstanding loan: BDT 20760/-
(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	:	08 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.	:	01718-306121
Mother's Contact No.	:	01831-302431
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.MORIYOM BEGUM** joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>REFAT MOSHO KHAMAR</b>
Location	:	: Shifpur, Adomdighi, Bogra
Total Investment in BDT	:	BDT 225,000/-
Financing	:	Self BDT 175,000/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	2 bigha
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; fish, 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>

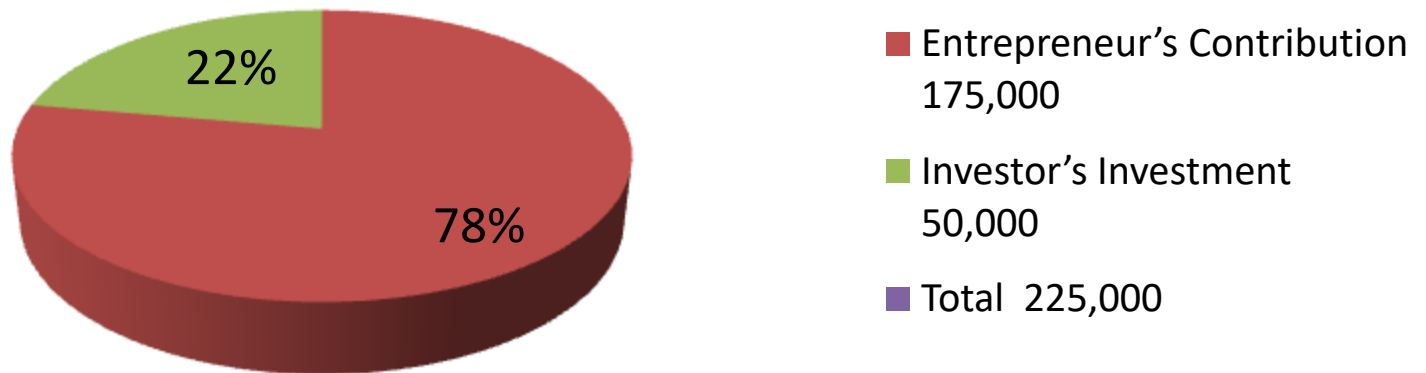
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue(Sales)</b>		
	30,000	360,000
<b>Total Sales (A)</b>	30,000	360,000
<b>Less Variable Expense</b>		0
	18,000	216,000
<b>Total variable Expense (B)</b>	18,000	216,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	12,000	144,000
<b>Less Variable Expense</b>		
Rent	0	0
Electricity bill	300	6,000
Transportation	200	12,000
Salary (self)	5,000	60,000
Salary (staf)		0
Entertainment	200	1,200
Guard		0
Genareter		0
Mobile bill	100	1,200
<b>Total fixed cost (D)</b>	5,800	80,400
<b>Net Profit (E)= [C-D]</b>	6,200	39,600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rui	5,000	5	25,000	1	21,00	42,00	67,000
Katla	20,000	2	40,000				40,000
Silvor	30,000	2	60,000				60,000
Shing	20,000	2	40,000				40,000
Pagas	10,000	1	10,000				10,000
Other						8,000	8,000
<b>Total</b>			<b>175,000</b>	<b>1</b>		<b>50,000</b>	<b>225,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
	35,000	420,000	441,000	463,050
<b>Total Sales (A)</b>	<b>35,000</b>	420,000	441,000	463,050
<b>Less. Variable Expense</b>	0	0	0	0
	21,000	252,000	264,600	277,830
<b>Total variable Expense (B)</b>	<b>21,000</b>	252,000	264,600	277,830
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>14,000</b>	168,000	176,400	185,220
<b>Less. Fixed Expense</b>		0	0	0
Rent	0	0	0	0
Transportation	500	6,000	6,300	6,615
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
<b>Total Fixed Cost</b>	<b>6200</b>	74,400	78,120	82,026
<b>Net Profit (E) [C-D]</b>	<b>7,800</b>	93,600	98,280	103,194
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	93,600	98,280	103,194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73,600	151,880
	<b>Total Cash Inflow</b>	143,600	171,880	255,074
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
	<b>Total Cash Outflow</b>	70,000	20000	20,000
3	<b>Net Cash Surplus</b>	73,600	151880	235074

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 08Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Shifpur, Adomdighi, Bogra

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

