

Proposed NU Business Name: MD:IKBAL HOSEN MOTSHO PROKOLPO



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Project verified by: Susanto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:IKBAL HOSEN
Age	:	15-12-1992(25Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Sisters, 01 Brother
Address	:	Vill:Citholia, P.O:solia, P.S: Porshuram, 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	:	DELOWARA BEGUM
(iii) Father's name	:	DHONU MIAH
(iv) GB member's info	:	Branch: Porshuram, Centre # 26(Female), Member ID:5663, Group No: 04 Member since: 01-01-2004-2010(6 Years) First loan: BDT 3,000/- Existing loan: BDT0 000/- Outstanding loan:000/-
Further Information:		
(v) Who pays GB loan installment	:	No
(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	:	5years experience in running business. No
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01838060251
Mother's Contact No.	:	01757152645
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DELOWARA BEGUM joined Grameen Bank since 13 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

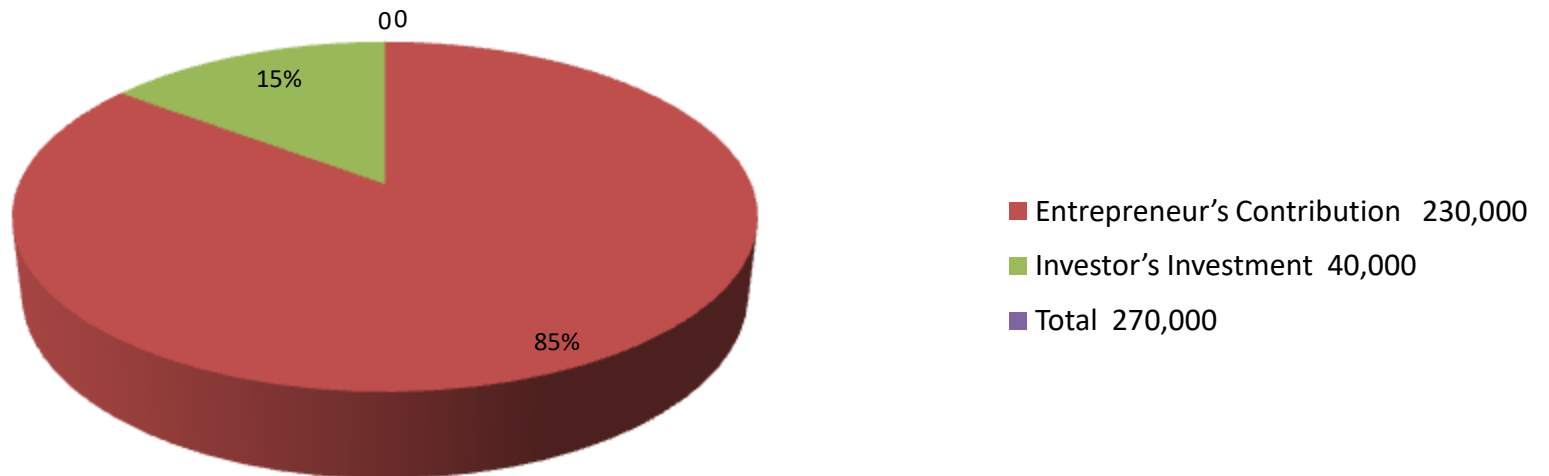
Proposed Nobin Udyokta Business Info

Business Name	:	MD IKBAL HOSEN MOTSHO PROKOLPO
Location	:	Chitholia main road, Porshuram, Feni.
Total Investment in BDT	:	BDT 270000/-
Financing	:	Self BDT 230000 (from existing business) 85% Required Investment BDT, 40,000 (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	
Security of the shop	:	130000/-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; rui, katla, mrigel, telapiya, sarputi, others..▪ Average 30% gain on sale.▪ The business is operating by entrepreneur. Existing 0 employee.▪ He is doing his business in renting place.▪ Collects goods from Porshuram.▪ Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
rui,katla,mrigel.silvercup,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
rui,katla,mrigel.silvercup,others	2100	63000	756000
Total Variable Expense	2100	63000	756000
Contributon Margin (CM) [C=(A-B)]	900	27000	324000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		5700	68400
Net Profit (E)= [C-D]		21300	255600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
ruir	0	0	25,000			10,000	35,000
katla	0	0	25,000			10,000	35,000
mrigel	0	0	25,000			10,000	35,000
silvercup	0	0	25,000			10,000	35,000
security	0	0	130,000			0	130,000
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	0	0	230,000	0	0	40,000	270,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rui,katla,mrigel.silvercup,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		5700	68400	68980	69569
Net Profit (E)= [C-D]		30300	363600	381780	400869
Investment Pay Back			16,000	16,000	16,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	363,600	381780	400869
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		347600	713380
	Total Cash Inflow	403,600	729,380	1,114,249
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	347,600	713,380	1,098,249

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0Experience & Skill : 0Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Chitholia main
road,Parshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

