

Proposed NU Business Name: MOTIN KOYEL PAKHIR KHAMAR



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUL MOTIN
Age	:	10-01-1992 (25 Years)
Education, till to date	:	H.S.C (RUNING)
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	01 Brother,01 Sister
Address	:	Vill:Dhamin Nagone, P.O: Dhamin nagone , P.S:Mohanpur, Dist: Rajshahi
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. MONOARA BEGUM
(iii) Father's name	:	MD. ABUL HOSSEN
(iv) GB member's info	:	Branch: Rayghati,Mohanpur Centre 08 (Female), Member ID: 1819/1, Group No: 05 Member since: 18-07-2013(4Years) First loan: BDT 15,000
Further Information:		Existing Loan: BDT 25,000 Outstanding loan: 12,152/=
(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	:	2 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Pan boroj
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01785-030930
Fother's Contact No.	:	01724-244439
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MONOARA BEGUM joined Grameen Bank since 4 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

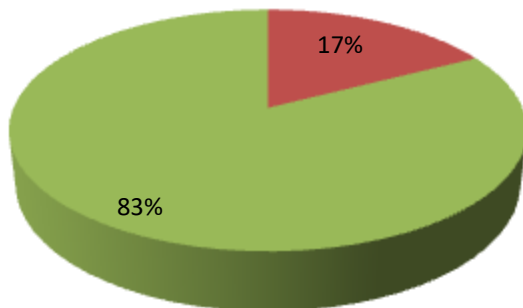
Proposed Nobin Udyokta Business Info

Business Name	:	MOTIN PAKHIR KHAMAR
Location	:	Dhamin Naoga, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 60,500/-
Financing	:	Self BDT 10,500/-(from existing business) 17% Required Investment BDT 50,000/-(as equity) 83%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft = 300 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; pakhi item etc.▪Average 72% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is No Rent▪Collects goods from Naoga,Rajshahi.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pakhi Item		37,500	4,50,000
Total Sales (A)		37,500	4,50,000
Less. Variable Expense			
Pakhi Item		10,500	1,26,000
Total variable Expense (B)		10,500	1,26,000
Contribution Margin (CM) [C=(A-B)]		27,000	3,24,000
Less. Fixed Expense			
Rent			
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Salary (staff)			
Food		12,000	1,44,000
Transportation		500	6,000
Entertainment			
Total fixed Cost (D)		18,500	2,22,000
Net Profit (E) [C-D]		8,500	1,02,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Koyel Pakhi	1500	7	10,500	4000	7	28,000	38,500
Food						22,000	22,000
Total	1500		10,500	4000		50,000	60,500



- Entrepreneur's Contribution 10,500
- Investor's Investment 50,000
- Total 60,500

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Pakhi Item		50,000	6,00,000	6,30,000	6,61,500
Total Sales (A)		50,000	6,00,000	6,30,000	6,61,500
Less. Variable Expense					
Pakhi Item		14,000	1,68,000	1,76,400	1,85,220
Total variable Expense (B)		14,000	1,68,000	1,76,400	1,85,220
Contribution Margin (CM) [C=(A-B)]		36,000	4,32,000	4,53,600	4,76,280
Less. Fixed Expense					
Rent					
Electricity Bill		500	6,000	6,500	7,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		700	8,400	9,000	10,000
Entertainment					
Food		15,000	1,80,000	1,90,000	2,00,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		21,800	2,61,600	2,73,200	2,85,200
Net Profit (E) [C-D]		14,200	1,70,400	1,80,400	1,91,080
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	1,70,400	1,80,400	1,91,080
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,50,400	3,10,800
	Total Cash Inflow			
2	Cash Outflow	2,20,400	3,30,800	5,01,880
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	1,50,400	3,10,800	4,81,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

