

Proposed NU Business Name: **MOHAMMEDIA AND SONES**



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Dagonvuiyan Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	NIZEM UDDIN
Age	:	10-08-1987(29 Years)
Education, till to date	:	Class Ten
Marital status	:	Married.
Children	:	01 Daughter.
No. of siblings:	:	01 Brothers,01 Sisters.
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LETE:NUR JAHAN BEGUM
(iii) Father's name	:	LETE:MOHAMMED MIA
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 41(Female), Member ID: 2106, Group No: 02 Member since: 2006 to 2013 (07Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT: 10,000, Outstanding loan:Nil
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	14years experience in running business. 14 years is won business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772664119
Family's Contact No.	:	01817727529
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

LETE:NUR JAHAN BEGUM joined Grameen Bank since 07 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

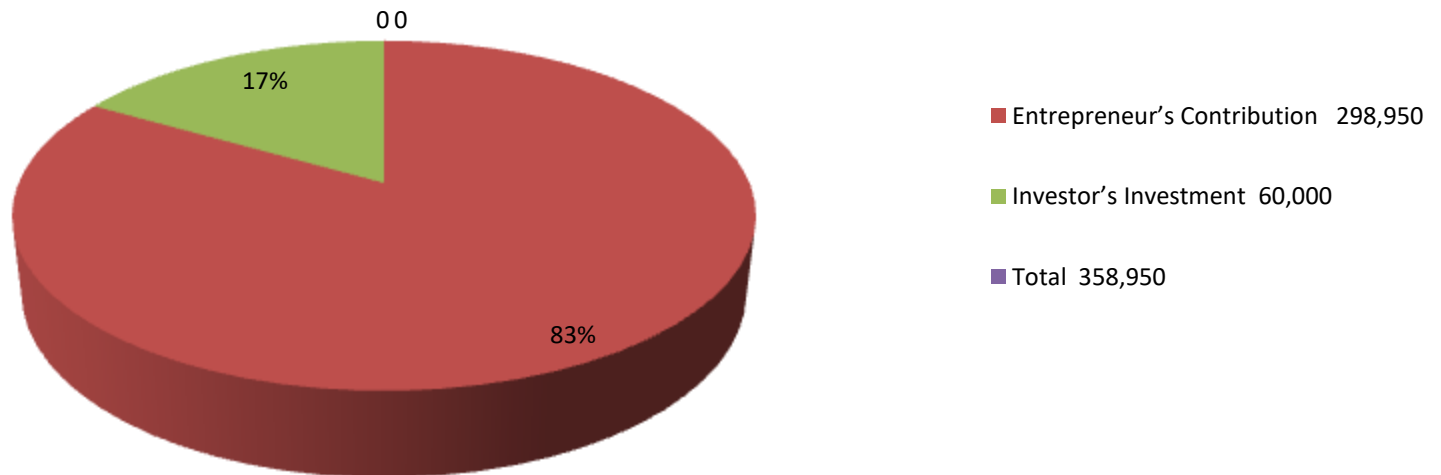
Proposed Nobin Udyokta Business Info

Business Name	:	MOHAMMEDIA AND SONES
Location	:	Chowdhury hat ,Modem Bazar, Nohakhali.
Total Investment in BDT	:	BDT 3,58,9500/-
Financing	:	Self BDT2,98,950/-(from existing business)83% Required Investment BDT 60000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	60ft*12ft=720sqreft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery items etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dagonbhuyain.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Softdrinks,Biscuites,Chipes etc.	5000	150000	1800000
Total sales (A)	5000	150000	1800000
Less Variable Exp.			
Softdrinks,Biscuites,Chipes etc.	4250	127500	1530000
Total Variable exp. (B)	4250	127500	1530000
Contribution Margin CM [C= (A-B)]	750	22500	270000
less fixed exp.			
Rent		5000	60000
Electricity bill		400	4800
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		50	600
Generator		150	1800
Mobile bill		500	6000
total fixed cost (D)		13300	159600
Nit profit		9200	110400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	15	2500	37500	0	0	0	37500
Dal	5	2500	12500	0	0	0	12500
Suger	3	1800	5400	0	0	0	5400
Piag	5	1000	5000	0	0	0	5000
Roson	1	4000	4000	0	0	0	4000
Ata	5	1350	6750	0	0	0	6750
Weat	2	1400	2800	0	0	0	2800
Patato	5	1000	5000	0	0	0	5000
Others	0	0	20000	0	0	0	20000
Security	2	3500	200000	0	0	0	200000
Grocery items	0	0	0	0	0	60000	60000
Total	0	0	298950	0	0	60000	358950



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Softdrinks,Biscuites,Chipes etc.	8440	253200	3038400	3190320	3349836
Total Sales (A)	8440	253200	3038400	3190320	3349836
less variable Expenses					
Softdrinks,Biscuites,Chipes etc.	7174	215220	2582640	2711772	2847360.6
Total variable Expenses (B)	7174	215220	2582640	2711772	2847360.6
Contribution Margin (CM)= (A-B)	1266	37980	455760	478548	502475.4
Less Fixed Expenses					
Rent		5000	60000	60000	60000
Electricity bill		1000	12000	12200	12400
Transportation		2500	30000	30200	30400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		50	600	600	600
Generator		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
Total Fixed Cost		19600	235200	235800	236400
Net Profit (E) (C-D)		18380	220560	231588	243167.4
Investment Payback			24000	24000	24000

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	60,000		
1.2	Net Profit	220560	231588	243167.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		196,560	404,148
	Total Cash Inflow	280,560	428,148	647,315
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	196,560	404,148	623,315

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :14 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

