

Proposed NU Business Name: **S.M.CENTER UNITE-2**



Project identification and prepared by: Aman ulla
Dagonbhuiyan, Feni

Project verified by: Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOSHAROF HOSSAIN MOHON
Age	:	12-08-1993 (24 Years)
Education, till to date	:	H .S. C
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	04 Brothers.
Address	:	Vill: Chorlokhigong P.O :Kutirhat, P.S: Sonagazi, 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	:	KOTAYZA BEGUM
(iii) Father's name	:	ABUL HOSSAIN
(iv) GB member's info	:	Branch:Chormozlishpur,Sonagagi , Centre # 01(Female), Member ID: 1055, Group No: 03 Member since: 28/04/2015 (03Years) First loan: BDT 3000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan:6920/=
(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	:	06 years experience in running business. 04Years in own business. He has 2years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01864718841
Family's Contact No.	:	01834647577
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOTAYZA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

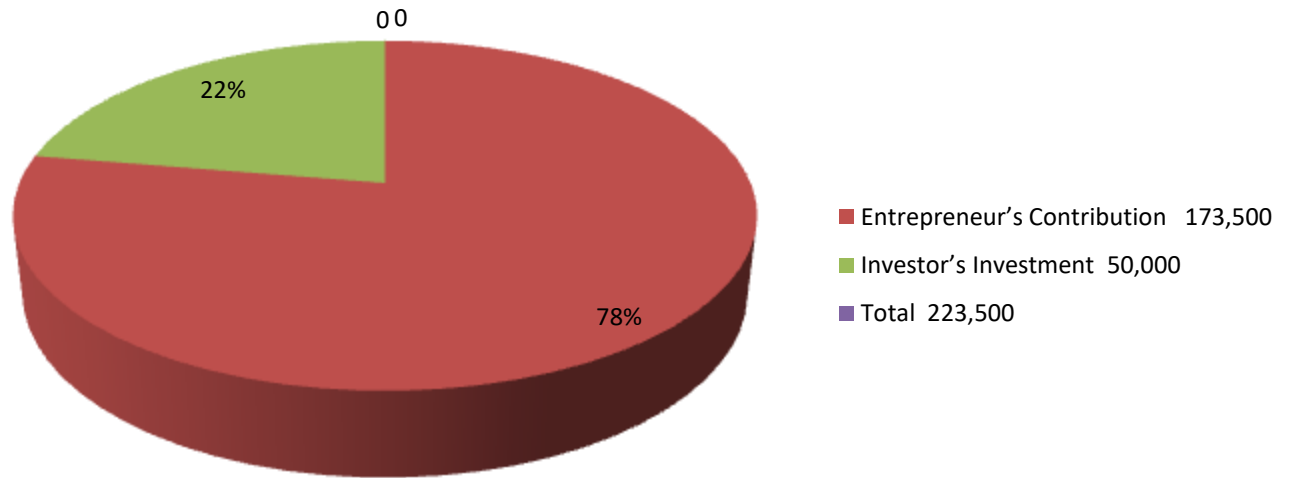
Business Name	:	S.M.CENTER UNITE-2
Location	:	Madrasa mokam, Kutirhat.
Total Investment in BDT	:	BDT 223,500/-
Financing	:	Self BDT 173,500/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10ft= 200square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Softdrink,Chipes,Stasonary items etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪01 Will be appointed after getting equity money.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Softdrink,Chipes,Stasonary items etc	4,500	135,000	1,620,000
Total Sales (A)	4,500	135,000	1,620,000
Less Variable Expense			
Softdrink,Chipes,Stasonary items etc	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less Variable Expense			
Rent		1,200	14,400
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary(staff)		0	0
Entertainment		150	1,800
Gird		150	1,800
Generator		0	0
Mobile Bill		500	6,000
Total fixed cost (D)		8,500	102,000
Net Profit (E)= [C-D]		18,500	222,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Papers	80	260	20,800	50	260	13000	33,800
Rim papers	10	270	2,700	40	450	0	2,700
Cosmetices	0	0	50,000	50	150	20,000	70,000
Chipes	0	0	10,000	0	0	0	10,000
Bikas	0	0	80,000	0	0	17,000	97,000
Security	0	0	10,000	0	0	0	10,000
Total	0	0	173,500	0	0	50,000	223,500



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year2	Year3
Revenue(Sales)					
Softdrink,Chipes,Stasonary items etc	6,000	180,000	2160000	2268000	2381400
Total Sales (A)	6,000	180,000	2160000	2268000	2381400
Less Variable Expense					
Softdrink,Chipes,Stasonary items etc	4,800	144,000	1728000	1814400	1905120
Total variable Expense (B)	4,800	144,000	1728000	1814400	1905120
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432000	453600	476280
Less Variable Expense					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		1000	12,000	12,500	13,000
Transportation		1,500	18,000	18,500	19,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(staff)		5,000	60,000	60,000	60,000
Entertainment		150	1,800	1,800	1,800
Gird		150	1,800	1,800	1,800
Generator		0	0	0	0
Mobile Bill		700	8,400	8,600	8,800
Total fixed cost (D)		14,700	176,400	177,600	178,800
Net Profit (E)= [C-D]		21,300	255,600	276,000	297,480
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	255,600	276,000	297,480
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		235,600	491,600
	Total Cash Inflow	305,600	511,600	789,080
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	235,600	491,600	769,080

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 06Years
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



200MB
120MB

200MB
120MB

Facebook





adidas
FASHION







adidas
SPORTSWEAR

एक ही
एक ही
कवि

বিকাশ এজেন্ট
০১২৩০৪৭৪৭৬৪

200MB ইন্টারনেট
80 মিনিট (মিনি-ভাড়া ব্যতীত)
মোবাইল: ২-১১৮

মাত্র ২১ টাকায়
125MB ইন্টারনেট
২৫ মিনিট (মিনি-ভাড়া ব্যতীত)
মোবাইল: ২-১১৮



bKash



বিছমিল্লাহির রাহমানির রাহীম

প্রোঃ-মোশাররফ হোসেন (মোহন)
মোবাইলঃ ০১৮৬৪-৭১৮৮৪১

এস.এম. কম্পিউটার সেন্টার

ইউনিট টু

আধুনিক
কসমেটিক্স-এর
বিখাল সমাহার

শিক্ষা সামগ্রী, কসমেটিক্স প্রসাধনী, কম্পিউটার কম্পোজ, প্রশিক্ষণ, ফটোকপি, ইন্টারনেট, ই-মেইল, অনলাইন সুবিধা, ফটো, কালার প্রিন্ট ও অফিস স্টেশনারী সামগ্রী পাওয়া যায়।
বিকাশ, রকেট, শিওরক্যাশ রিচার্জ ও ছাত্র/ছাত্রীদের উপবৃত্তির টাকা উত্তোলনা করা যায়।

চরলক্ষ্মীগঞ্জ মাদ্রাসা মোকাম, কুঠিরহাট, সোনাগাজী, কুমিল্লা
মোবাইল : ০১৮৩৪-৬৪৭৫৭৭, E-mail : shahadat1123787@



FAMILY PICTURE

