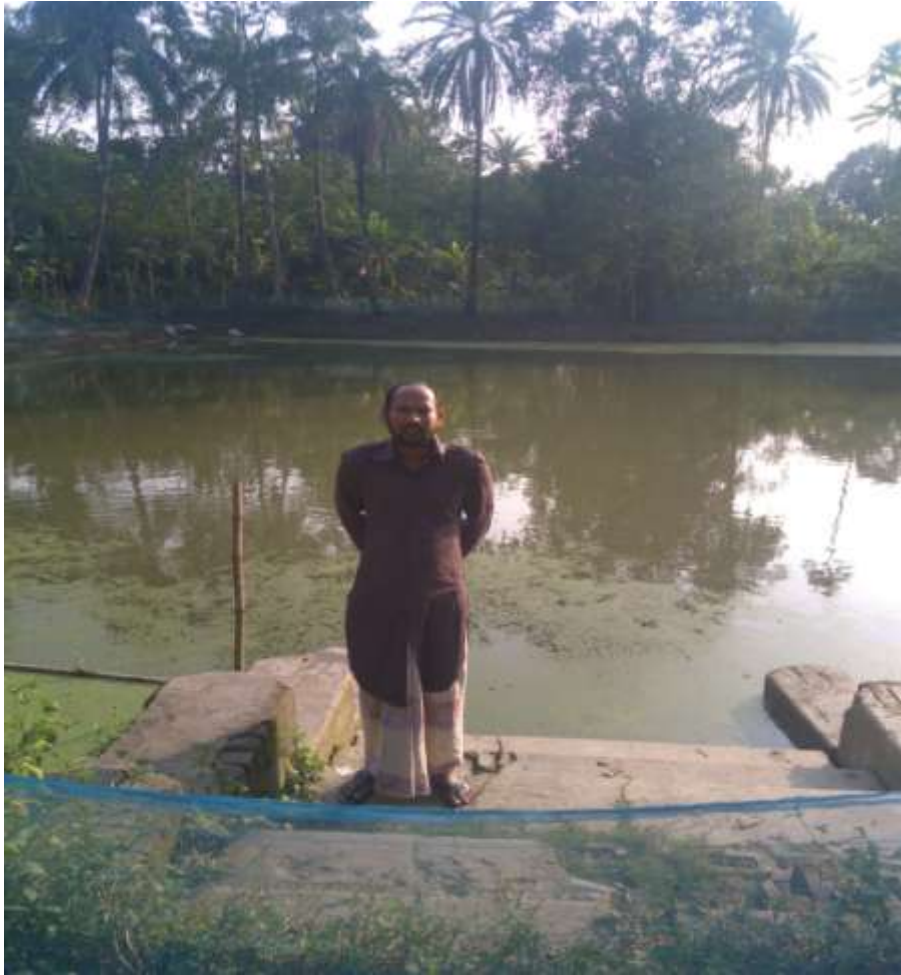


Proposed NU Business Name: **MA MOTSHO KHAMAR**



Project identification and prepared by: Md. Jamal Hossen,
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Sumon Khan
Age	:	01-01-1984(33 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Sisters & 2 Brothers
Address	:	Vill: Uttor Joypara , P.O: Joypara, P.S: Dohar ,Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Selina Khanom
(iii) Father's name	:	LATE Borhan uddin khan
(iv) GB member's info	:	Branch: Joypara, Centre # 38(Female), Member ID: 2946/4, Group No: 02 Member since: 01-01-2014-2017 (04Years) First loan: BDT -20000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 13400
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924-284471
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SELINA KHANOM joined Grameen Bank since 04 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA MOTSHO KHAMAR
Location	:	Uttor Joypara, Joypara,Dohar,
Total Investment in BDT	:	BDT 170000/-
Financing	:	Self BDT 120000/-(from existing business) 71% Required Investment BDT 50000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Renupona etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Manikgonj.▪Agreed grace period is 3 months.

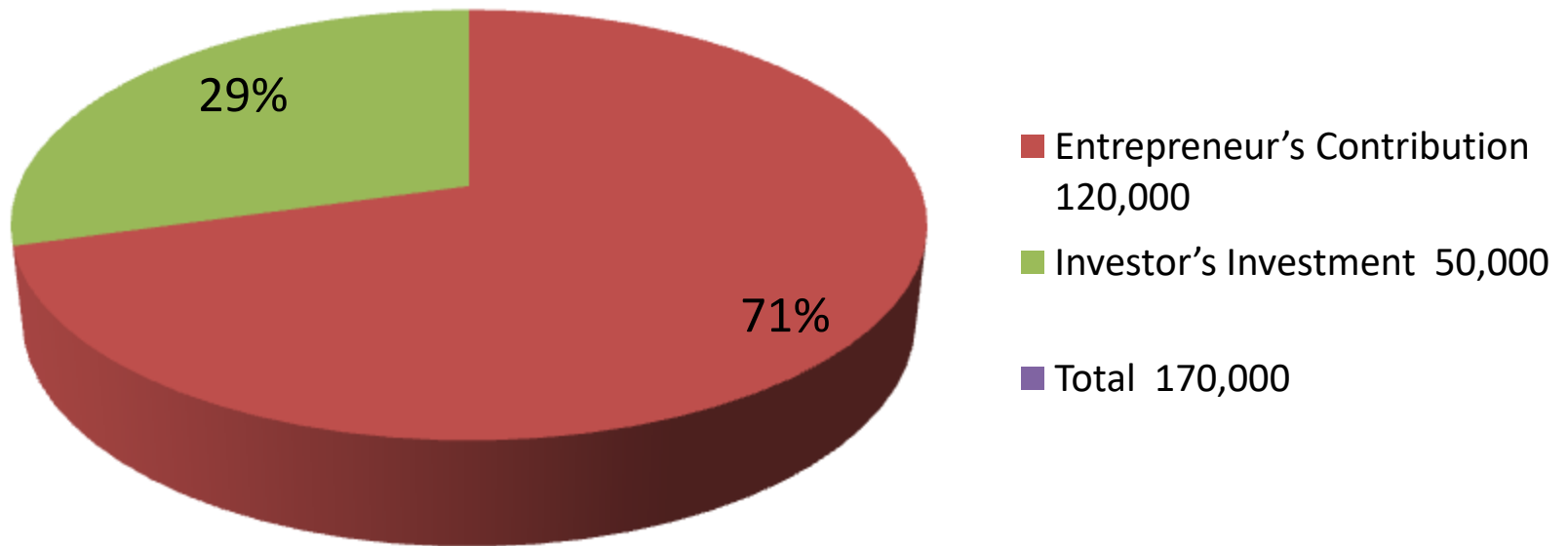
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Minnow		50000	600000
Total sales (A)		50000	600000
Less Variable Exp.			
Minnow		30000	360000
Total Variable exp. (B)		30000	360000
Contribution Margin CM [C= (A-B)]		20000	240000
less fixed exp.			
Rent		0	0
Electricity bill		0	0
Transportation		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Entertainment		500	6000
Guard		0	0
Fish feed		8000	96000
Mobile		200	2400
Total fixed cost (D)		13900	166800
Net profit (E) [C-D]		6100	73200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Fish	00	00	70000	0	0	50000	120000
Security			50000				50,000
Total			120000			50000	170000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Minnow		60000	720000	756000
Total Sales (A)		60000	720000	756000
less variable Expenses			0	0
Minnow				
Total variable Expenses (B)		36000	432000	453600
Contribution Margin (CM)= (A-B)		24000	288000	302400
Less Fixed Expenses				
Rent		0	0	0
Electricity bill		0	0	0
Transportation		200	2400	2400
Salary (self)		5,000	60,000	63,000
Salary (staff)		0	0	0
Entertainment		500	6000	6000
Fish feed		8000	8000	9000
Genaretor		0	0	0
Mobile		200	2400	2400
Total Fixed Cost		13900	166800	167800
Net Profit (E) (C-D)		10100	121200	134600
Investment Payback			30000	30000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50000	
1.2	Net Profit	121200	134600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		71200
	Total Cash Inflow	151200	205800
2	Cash Outflow		
2.1	Purchase of Product	50000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80000	30000
3	Net Cash Surplus	71200	175800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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

