

Proposed NU Business Name: **HAS & MORGI PALON**



Project identification and prepared by: Md Mokter,
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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	RATON
Age	:	13-05-1989(28 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Brother
Address	:	Vill: Dottobariya, P.O: Sayol.Thana: Adomdighi,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MONORA BEGUM
(iii) Father's name	:	MD. AKRAM SARDAR
(iv) GB member's info	:	Branch: Adomdighi , Centre # 22 (Female), Member ID: 6603, Group No: 09 Member since: 02-02-1997(20Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 22,000, Outstanding loan: BDT: 18,950
(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	:	02 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01789-266410
Mother's Contact No.	:	01731-678286 .
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONORA BEGUM joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HAS & MORGI PALON
Location	:	Datobaria Sardar Para, Adomdighi, Bogra
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 Sotanso
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

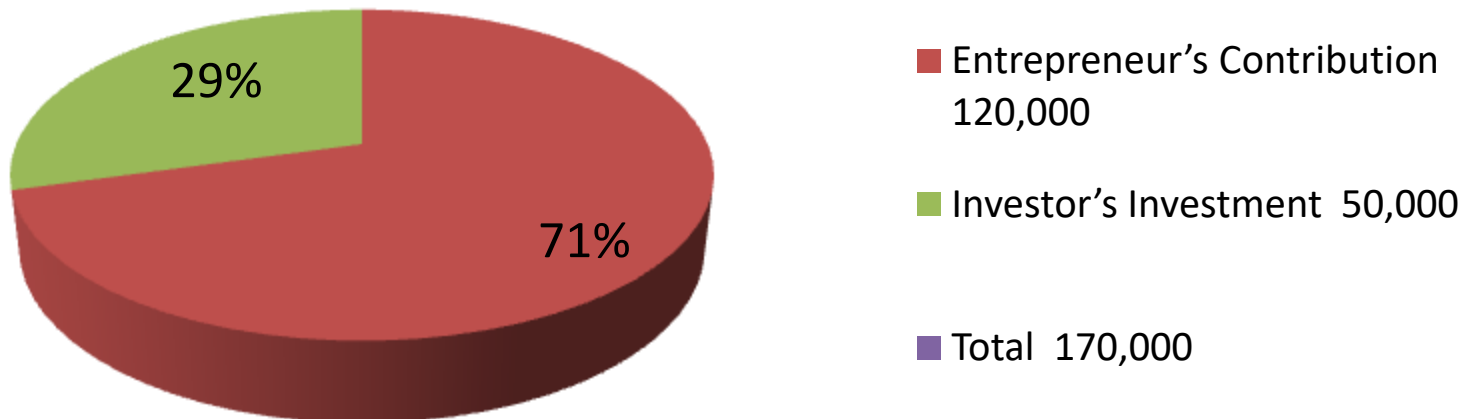
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less Variable Expense		0	0
	1400	42000	504000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent			0
Electricity bill		200	2400
Transportation		1000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Mobile bill		200	2400
		0	0
Total fixed cost (D)		6,600	79200
Net Profit (E)= [C-D]		11,400	136800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Has	4,00	3,00	120,000				120,000
Feed				20	2,100	42,000	42,000
Other						8,000	8,000
Total	4,00	0	120,000	20	0	50,000	170,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	2,500	75000	900000	945000	992250
Total Sales (A)	2,500	75000	900000	945000	992250
Less Variable Expense		0	0	0	0
	17500	525000	6300000	6615000	6945750
Total variable Expense (B)	1,750	52500	630000	661500	694575
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500	297675
Less Variable Expense			0	0	0
Rent		0	0	0	0
Electricity bill		300	3600	3780	3969
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Genator		0	0	0	0
Entertainment		100	1200	1260	1323
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		5,800	69600	73080	76734
Net Profit (E)= [C-D]		16,700	200400	210420	220941
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	200400	210420	220941
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		180,400	370,820
	Total Cash Inflow	250,400	390,820	591,761
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	20000	20,000
3	Net Cash Surplus	180,400	370820	571761

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 02Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Datobaria, Adomdighi,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

