

Proposed NU Business Name : MILON BEEJ VANDAR



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Keranigonj Uuint,Dhaka

Project verified by: Md. SHAMSUL AREFIN



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD HOSSAIN
Age	:	01-02-1990 (28Years)
Education, till to date	:	CLASS- Six
Marital status	:	Married
Children	:	NONE
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	ViLL:ABDULLPUR P.O : ABDULLPUR P.S: KERANIGONJ Dist: DHAKA
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	:	NAJIMA BEGUM
(iii) Father's name	:	MD MILON MIA
(iv) GB member's info	:	Branch: BASTA Centre # 12/M (Female), Member ID: 4083/2, Group No: 07 Member since:10-02-1991 First loan: BDT 5,000/- Existing loan :10,000/- Outstanding loan: Nil
Further Information:		
(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 & Skill	:	10 years of business experience in running business
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01781443473
Family's Contact No.	:	01778920898
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Keranigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAJIMA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

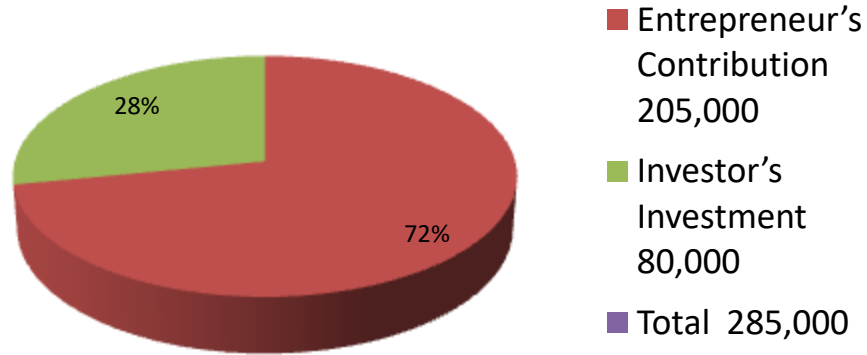
Proposed Nobin Udyokta Business Info

Business Name	:	MILON BEEJ VANDAR
Location	:	ABDULLAPUR BAZAR KERANIGONJ DHAKA
Total Investment in BDT	:	BDT 2,85,000/-
Financing	:	Self BDT 2,05,000/- (from existing business) 72% Required Investment BDT 80,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	25,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Bees Others etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice, Bees, Dal Others Etc	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Rice, Bees, Dal Others Etc	3500	105000	1260000
Total Variable Expense	3500	105000	1260000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		4000	48000
Electric Bill		300	3600
Transportation		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard			0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		10000	120000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice	30	3000	90000	Bees	10	6000	60000	150000
Dal	10	3000	30000	Dal	03	6000	18000	48000
Bees	10	7000	70000	Others			2000	72000
Others			15000					15000
Total			205000				80000	285000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revnue (Sale)					
Rice Bees, Dal Others Ect	4500	135000	1620000	1701000	1786050
	0	0	0	0	0
Total Sales	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Rice,Bees, Dal Othres Etc	4000	120000	1440000	1512000	1587600
Total Variable Expense	4000	120000	1440000	1512000	1587600
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		4500	54000	54000	54000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		10900	130800	131380	131969
Net Profit (E)= [C-D]		4100	49200	51660	54243
Investment Pay Back			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	49,200	51,660	54,243
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		17,200	36,860
	Total Cash Inflow	129,200	68,860	91,103
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	17,200	36,860	59,103

SWOT ANALYSIS

STRENGTH

Employment: 01Self: 0 Family:0 Others:0
Experience & Skill : 10 Years
Own Business :10
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Abdullapur Bazar keranigonj
Regular customers;

THREATS

Theft
Fire
Political unrest





মিলন বীজ ভান্ডার

এখানে দেশী বিদেশী বীজ
মুরগী এবং কবুতরের খাবার
বিক্রয় ও গুণমান নিয়ন্ত্রণ
মোবা: 01778492089



