

Proposed NU Business Name: **RAZAUL MOSO KHAMAR**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD.RAZAUL SARKAR
Age	:	11-09-1989(29 Years)
Education, till to date	:	Class: Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Talshion, P.O: Adomdighi, 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. RAZIA SULTANA
(iii) Father's name	:	MD. AKBOR ALI SARKAR
(iv) GB member's info	:	Branch: Adomdighi , Centre # 42(Female), Member ID: 3154, Group No: 03 Member since: 05-03-1997(15Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: Nill
(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	:	10 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.	:	01713-929403
Mother's Contact No.	:	01710-794215
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAZIA SULTANA joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAZAULMOSO KHAMAR
Location	:	Talshion, Adomdighi, Bogra
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	60shotasho
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.

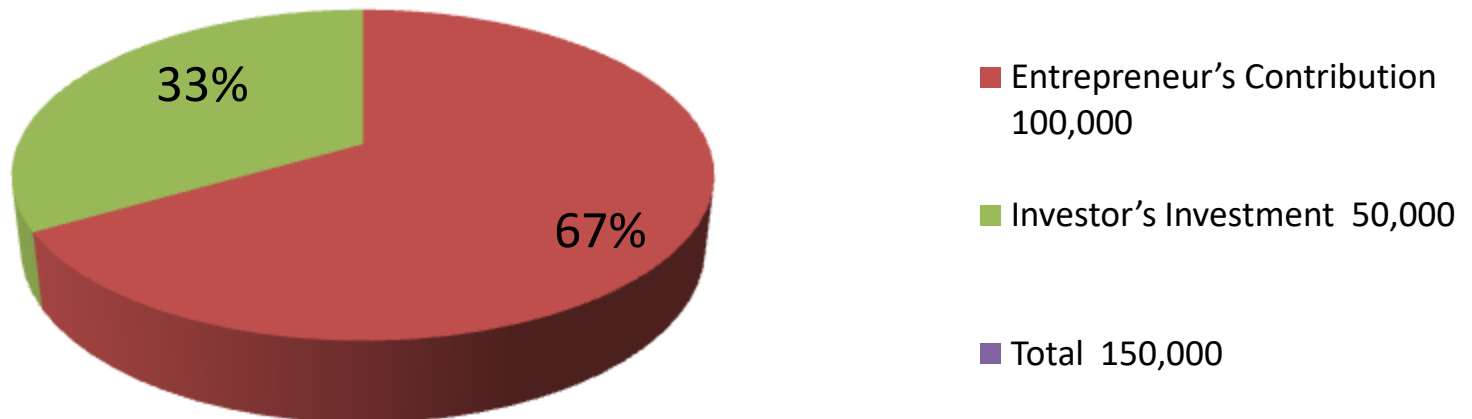
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
	25,000	300,000
Total Sales (A)	25,000	300,000
Less Variable Expense		0
	15,000	180,000
Total variable Expense (B)	15,000	180,000
Contribution Margin (CM) [C=(A-B)]	10,000	120,000
Less Variable Expense		0
Rent	0	0
Electricity bill	1,000	12,000
Transportation	500	6,000
Salary (self)	5,000	60,000
Salary (staf)	0	0
Entertainment	100	1,200
Guard	0	0
Genareter	0	0
Mobile bill	100	1,200
Total fixed cost (D)	6,700	80,400
Net Profit (E)= [C-D]	3,300	39,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Fish	100,000	1	100,000				100,000
Feed				30	1,400	42,000	42,000
Others						8,000	8,000
Total			100,000			50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
	30,000	360,000	378,000	396,900
Total Sales (A)	30,000	360,000	378,000	396,900
Less. Variable Expense		0	0	0
	18,000	216,000	226,800	238,140
Total variable Expense (B)	18,000	216,000	226,800	238,140
Contribution Margin (CM) [C=(A-B)]	12,000	144,000	151,200	158,760
Less. Fixed Expense		0	0	0
Rent	0	0	0	0
Transportation	500	6,000	6,300	6,615
Electricity bill	1,000	12,000	12,600	13,230
Guard	0	0	0	0
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	0	0	0	0
Genareter	0	0	0	0
Entertainment	100	1,200	1,260	1,323
Guard	0	0	0	0
Mobile Bill	100	1,200	1,260	1,323
Total Fixed Cost	6700	80,400	84,420	88,641
Net Profit (E) [C-D]	5,300	63,600	66,780	70,119
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	63,600	66,780	70,119
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		43,600	90,380
	Total Cash Inflow	113,600	110,380	160,499
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	43,600	90380	140499

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

