

Proposed NU Business Name: **MODHUMA BOSTA GHOR**



Project identification and prepared by: Md. Sahabuddin,
Mohonpur Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ASADUL HAQUE
Age	:	15-09-1986(30 Years)
Education, till to date	:	Degree
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brothers & 2 Sisters
Address	:	Vill: Bosontokedar, P.O: Bosontokedar, P.S: Mohonpur, Dist: Rajshahi
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. RAHIMA BEGUM
(iii) Father's name	:	MD. ABUL HOSEN
(iv) GB member's info	:	Branch: Achpara, Centre # 71(Female), Member ID: 6577/1, Group No: 05 Member since: 06-04-2013(03Years) First loan: BDT 13000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: BDT 11040
(v) Who pays GB loan installment	:	MOTHER
(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	:	4 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.	:	01717-650070
Mother's Contact No.	:	01721-536804
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAHIMA BEGUM joined Grameen Bank since 03 years ago. At first she took 13000taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MODHUMA BOSTA GHOR
Location	:	Bidirpur bazar, Mohonpur, Rajshahi
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 100,000/-(from existing business) 56% Required Investment BDT 80,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 8 ft= 80 square ft
Security of the shop	:	BDT 30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bag etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is rented.▪Agreed grace period is 3 months.

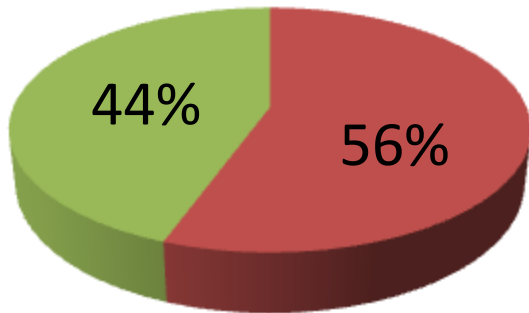
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bag	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Bag	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		2,000	24,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Entertainment		200	2,400
Transportation		1,000	12,000
Salary (staff)		3,600	43,200
Total fixed Cost (D)		12,500	150,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Plastic Bag (1000 x 23)	23,000	35,000	58,000
Jute Bag (1000 x 50)	50,000	30,000	80,000
Small Plastic Bag (500 x 8)	4,000	5,000	9,000
Small Jute Bag (500 x 20)	10,000	10,000	20,000
Motor (1)	10,000	0	10,000
Pipe	3,000	0	3,000
Total	100,000	80,000	180,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 80,000
- Total 180,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Bag	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
Bag	3,200	96,000	1,152,000	1,209,600
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		2,000	24,000	26,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	3,000
Transportation		1,500	18,000	20,000
Salary (staff)		3,600	43,200	43,200
Non Cash Item				
Depreciation		167	2,000	2,000
Total Fixed Cost		13,267	159,200	164,200
Net Profit (E) [C-D]		10,733	128,800	138,200
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	128,800	138,200
1.3	Depreciation (Non cash item)	2,000	2,000
1.4	Opening Balance of Cash Surplus		82,800
	Total Cash Inflow	210,800	223,000
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)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	82,800	175,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 04 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

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ড্রেড লাইসেন্স

তারিখ

নাম :

মুহিবুদ্দীন্না - স্বস্তা দেউ

পিতা: মো: আমাদুল্লাহ - হুজুর

মো: আবুল কালাম (হুজুর)

ম :

ইমতিয়াজ হুজুর

ডাকঘর :











FAMILY PICTURE

