

Proposed NU Business Name: **M/S MOMO SOW MIL AND FURNITURE
MAT**



Project identification and prepared by: Md. Shihab Uddin ,
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JONY HOSSAIN
Age	:	10-07-1988(28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Borabo ; P.O: Shakasshor ;P.S: Kaliakoir ;Dist: Gazipur
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. REHENA BEGUM
(iii) Father's name	:	MD. SUMSUL HOQUE
(iv) GB member's info	:	Branch: Konabari , Centre # 43 (Female), Member ID: 4138, Group No: 06 Member since: 10-02-2000 (17Years) First loan: BDT 10,000/- Last Loan : 30,000 Outstanding loan: 5000
Further Information:		
(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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01869808557
Family's Contact No.	:	01713519941
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REHENA BEGUM joined Grameen Bank since 17 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MOM SHO MIL AND FURNITURE MAT
Location	:	Islampur bazzar , Gazipur
Total Investment in BDT	:	BDT 6,90,000/-
Financing	:	Self BDT 5,90,000/- (from existing business) 86% Required Investment BDT 1,00,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	90 ft x 50 ft= 4500 square ft
Security of the shop	:	300,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Mango Wood,Plam Wood, Teak Wood,Akashmoni Wood,Chambol Wood,Mililiam Wood, Gorjon Wood etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing 2 employee. ▪After getting equity fund No employee will be appointed. ▪The shop Rent . ▪Collects goods from Barisal,Rangpur . ▪Agreed grace period is 3 months.

Existing Business (BDT)

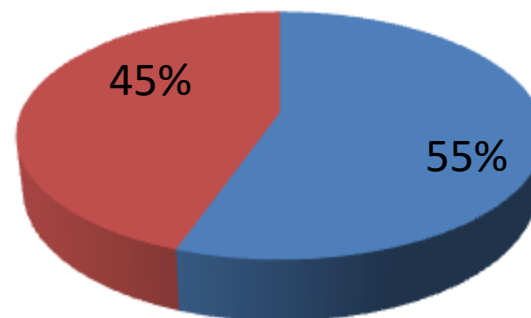
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sho mill	8000	240000	2880000
	0	0	0
Total Sales (A)	8000	240000	2880000
Less Variable Expense			
Sho mill	6400	192000	2304000
Total variable Expense (B)	6,400	192000	2304000
Contribution Margin (CM) [C=(A-B)]	1,600	48000	576000
Less Variable Expense			
Rent		7,000	84000
Electricity bill		300	3600
Transportation		10,000	120000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		32,700	392400
Net Profit (E)= [C-D]		15,300	183600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
	0	0	0	0	400	0	0
Mango Wood	1	80000	80,000	1	30,000	30,000	110,000
Plam Wood	1	30000	30,000	1	20,000	20,000	50,000
Teak Wood	1	50000	50,000	1	20,000	20,000	70,000
Akashmoni Wood	1	50000	50,000	0	0	0	50,000
Chambol Wood	1	50000	50,000	0	0	0	50,000
Mililiam Wood	1	20000	20,000	0	0	0	20,000
Gorjon Wood	1	10000	10,000	1	30,000	30,000	40,000
	0	10000	0	0	0	0	0
	0	8000	0	0	0	0	0
	0	750	0	0	0	0	0
Scurity	1	300000	300,000	0	0	0	300,000
others	0	0	0	1	0	0	0
	0	0	0	0	0	0	0
Total	8	0	590,000	5	0	100,000	690,000

Source of Finance

- Entrepreneur Contribution=124000
- Investors Investment=100000
- Total=224000



Financial Projection (BDT,

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Sho mill	10000	300000	3600000	3780000	3969000
	0	0	0	0	0
Total Sales (A)	10000	300000	3600000	3780000	3969000
Less Variable Expense			0		
Sho mill	8000	240000	2880000	3024000	3175200
			0		
Total variable Expense (B)	8,000	240000	2880000	3024000	3175200
Contribution Margin (CM) [C=(A-B)	2,000	60000	720000	756000	793800
Less Variable Expense			0		
Rent		7,000	84000	84,000	84000
Electricity bill		300	3600	4100	4600
Transportation		15,000	180000	180,500	181000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		10000	120000	120000	120000
Entertainment		300	3600	3600	3600
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		37,900	454,800	455,900	457000
Net Profit (E)= [C-D]		22100	265200	300,100	336800
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	265200	300,100	336800
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		225,200	485300
	Total Cash Inflow	365200	525300	822100
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	225,200	485300	782100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01 others:02
Experience & Skill : 5 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





















গণপ্রজাতন্ত্রী

Government of the People's Republic of Bangladesh

NATIONAL ID CARD



নাম: মোঃ জ

Name: MD. J

পিতা: মোঃ স

মাতা: রেহানা

Date of Birth

FAMILY PICTURE

