

Proposed NU Business Name: MASUD POLTI KHAMAR



Project identification and prepared by: Mr. Lailatun
Nahar, Tahirpur Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Name	:	MD. MASUD RANA
Age	:	10-11-1993(24Year)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	1 Brother & 1 sister
Address	:	Vill: Nurpur,,P.O: jamgram,P.S: Bagmara,Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	MST. TARA BANU
(iii) Father's name	:	MD. AKBAR ALI
(iv) GB member's info	:	Branch: Shreepur, Centre # 63(Female), Member ID: 7067/4 Group No:07 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 29290
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Pan bor
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01722404916
Father's Contact No.	:	01744219637
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. TARA BANU joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MASUD POLTI KHAMAR
Location	:	Nurpur,jamgram agmara, Rajshahi
Total Investment in BDT	:	BDT 80,000
Financing	:	Self BDT 30,000-(from existing business) 37% Required Investment BDT 50,000/-(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	30x 10ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

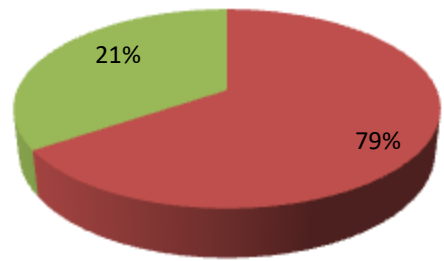
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales		75,000	900000
Total Sales (A)		75,000	900000
Less. Variable Expense		0	
sales of product		30,000	360000
Total variable Expense (B)		30,000	360000
Contribution Margin (CM) [C=(A-B)]		45,000	540000
Less. Fixed Expense			
Rent			0
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment			0
food		25000	300,000
Bank service Charge			0
Total fixed Cost (D)		31,000	372,000
Net Profit (E) [C-D]		14,000	168,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Boilar morgi	200	150	30000			30000	30,000
food						20000	20,000
						0	0
Total	200	150	30000		0	50000	50000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales		75000	900000	945000	992250
Total Sales (A)		75000	900000	945000	992250
Less. Variable Expense		0	0	0	0
sales of product		30000	360000	378000	396900
Total variable Expense (B)		30000	360000	378000	396900
Contribution Margin (CM) [C=(A-B)		45000	540000	567000	595350
Less. Fixed Expense					
Rent					
Electricity Bill		300	3600	3800	4000
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
Entertainment			0		
food		25000	300000	302000	304000
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		31000	372100	375300	378500
Net Profit (E) [C-D)		14000	167900	191700	216850
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	167900	191700	216850
1.3	Depreciation (Non cash item)			-
1.4	Opening Balance of Cash Surplus		147900	319600
	Total Cash Inflow	217900	339600	536450
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	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	147900	319600	516450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Nurpur,Bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family picture

