

Proposed NU Business Name: **ROKEA MOTSHO KHAMAR**



Project identification and prepared by: Md. Asif Istear,
Ashulia Unit, Dhaka

Project verified by: Md. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MASUM MIA TITO
Age	:	10-3-1990 (26 Years)
Education, till to date	:	H. S. C.
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother, 02 Sisters
Address	:	Vill: Jinjira, P.O: Birulia, P.S: Savar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MRS ROKEA BEGUM
(iii) Father's name	:	MD EDRIS ALI
(iv) GB member's info	:	Branch: Ashulia, Centre # 44 (Female), Member ID: 11975, Group No: 3 Member since: 19-08-2008 (08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: BDT 14,025/-
(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	:	Four years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01794-671411
Mother's Contact No.	:	01929-476708
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

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

Proposed Nobin Udyokta Business Info

Business Name	:	ROKEA MOTSHO KHAMAR
Location	:	Jinjira, Savar, Dhaka.
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 70,000(from existing business) 50% Required Investment BDT 70,000(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fish.▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing 02 employee.▪He is doing his business in r won place.▪Collects goods from Dhamrai, Manikgong.▪Agreed grace period is 3 months.

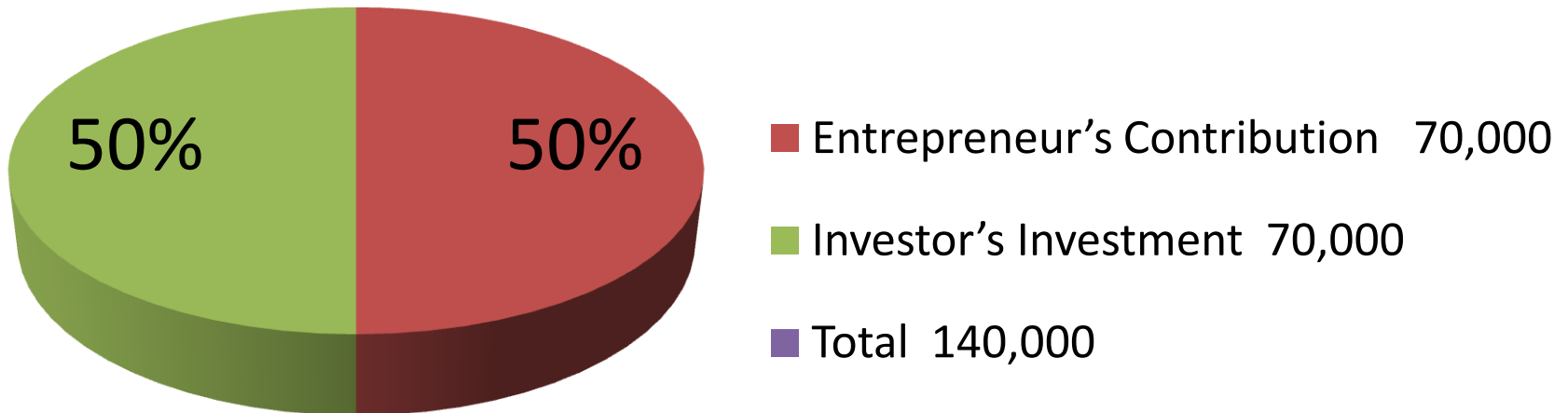
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish item		25,000	3,00,000
Total Sales (A)		25,000	3,00,000
Less. Variable Expense			
Fish item		12,500	1,50,000
Total variable Expense (B)		12,500	1,50,000
Contribution Margin (CM) [C=(A-B)]		12,500	1,50,000
Less. Fixed Expense			
Transportation		1,000	12,000
Salary (Employee)		4,000	48,000
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Total fixed Cost (D)		10,300	1,23,600
Net Profit (E) [C-D]		2,200	26,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	60,000	30,000	90,000
Accessories	10,000	20,000	30,000
Food	-	20,000	20,000
Total	70,000	70,000	1,40,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Fish item		40,000	4,80,000	5,04,000
Total Sales (A)		40,000	4,80,000	5,04,000
Less. Variable Expense				
Fish item		20,000	2,40,000	2,52,000
Total variable Expense (B)		20,000	2,40,000	2,52,000
Contribution Margin (CM) [C=(A-B)]		20,000	2,40,000	2,52,000
Less. Fixed Expense				
Transportation		1,500	18,000	18,000
Salary (Employee)		4,000	48,000	55,000
Salary (self)		5,000	60,000	60,000
Mobile Bill		500	6,000	7,000
Total Fixed Cost		11,000	1,32,000	1,40,000
Net Profit (E) [C-D]		9,000	1,08,000	1,12,000
Investment Payback			42,000	42,000

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	70,000	
1.2	Net Profit	1,08,000	1,12,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		66,000
	Total Cash Inflow	1,78,000	1,78,000
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	1,12,000	42,000
3	Net Cash Surplus	66,000	1,36,000

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; Kaundia Bazar, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





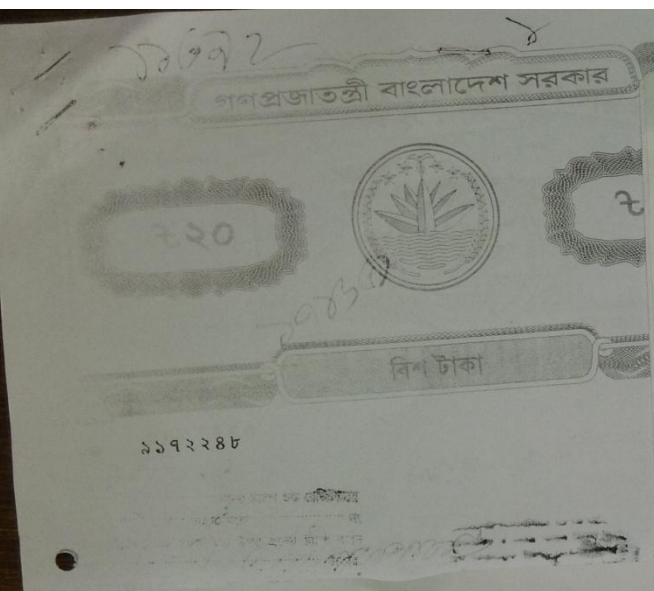












শ্রী মাসুম মিয়া ২০২২
 ১৯৬০/০৩/১০
 পৃষ্ঠা ৯
 বই নং ১১
 ডুপ্লিকেট কার্বন রশিদ বহি

[See Rule 277 (ii), (vi) and (xi) of the Bengal Practice and Procedure Manual]

চেক রশিদ নং..... ১১১২/১১১১
 তারিখ..... ১১/০৩/১৯৯০
 কাহার নিকট হইতে প্রাপ্ত..... ১১১১/১১১১/১১১১
 কাহার বাবদ..... ১১/১১/১১
 কি জন্য..... ১১/১১/১১
 ১১ ১১ ১১
 টাকা

প্রত্যক্ষ দপ্তর

আমি মোঃ ইদ্রিস আলী, গ্রামঃ জিম্বিয়া, পোস্টঃ
 হেইলী শাহা, থানাঃ সাজত, জেলাঃ ঢাকা ও
 প্রবন্ধন স্থায়ী বাসিন্দা। আমার পুত্র মোঃ মাসুম
 মিয়া টিউ হে আমার কন্যাতনু নামঃ মাসুম
 দিবে মাসুম নাম রখত কন্য হেদা ০২/০৩/১৯৯০

People's Republic of Bangladesh (BRC Form-3)
 Office of the Registrar of Births & Deaths
BIRULIA UNION PARISHAD
 Upazilla : Savar, District : Dhaka : Bangladesh
BIRTH CERTIFICATE
 (Extract from Birth Register Book)

Reg. Book No 01

Date of Registration 25.05.2010 Date of Issue 21.09.2010
 Day Month Year Day Month Year

Personal Identification Number (PIN) 199034647330024248

Name : MD. MASUM MIAH TITU

Date of Birth (AD) : (In digit) 10.03.1990 Sex. Male Female
 (In words) 10th March 1990

Place of Birth : VIII. ZINZIRA, P.O. DAIRY FIRM, P.S. SAVAR
 Dist. DHAKA

FAMILY PICTURE

