

Proposed NU Business Name: MONIRA GORUER KAMAR



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. MONIRA KHATUN
Age	:	10/03/1998(19Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister.
Address	:	Vill: Sitlai P.O:Sitlai, P.S: Paba, 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. PIARI BEGUM
(iii) Father's name	:	MD. MUKTAR HOSSAIN
(iv) GB member's info	:	Branch: Damkora paba, Centre #8 (Female), Member ID: 5311/2, Group No:07 Member since:31/10/2010 (7Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 25000, Outstanding loan:6850
(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	:	5 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.	:	01747-246316
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. PIARI BEGUM joined Grameen Bank since 07 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	:	MONIRA GORUER KAMAR
Location	:	Sitlai
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 65,000/-(from existing business) 57% Required Investment BDT 50,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10 ft x 15ft= 150 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; cow.▪The business is operating by entrepreneur. Existing no employees.▪Avarage gain 30%▪The farm is owned.▪Agreed grace period is 3 months.

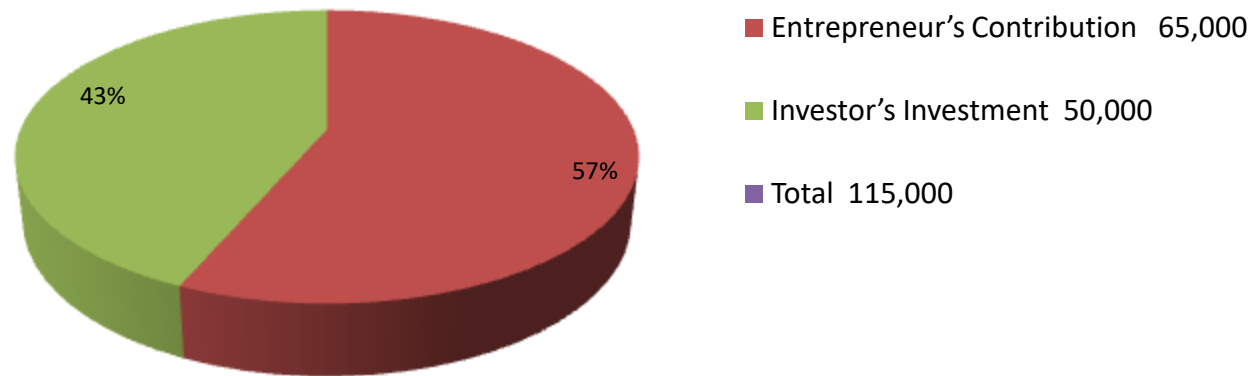
Existing Business (BDT)

Particular	3 month	6 Monthly	Yearly
Revenue (sales)			
Cow sales	70000	140,000	280000
Total Sales (A)	70000	140,000	280000
Less. Variable Expense			
Cow sales	49000	98000	196000
Total variable Expense (B)	49000	98000	196000
Contribution Margin (CM) [C=(A-B)]	21000	42,000	84000
Less. Fixed Expense			
Rent			0
Electricity Bill			
Mobile Bill	900	1800	3,600
Salary (self)	15000	30000	60,000
Guard			0
Transportation	900	1800	3,600
Entertainment	600	1200	2,400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)	17400	34,800	69600
Net Profit (E) [C-D]	3600	7200	14400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
cow (1)	65,000	50,000	115,000
		0	
		0	
Total	65,000	50,000	115,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	6 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales	0	160000	320000	336000	352800
Total Sales (A)	0	160000	320000	336000	352800
Less. Variable Expense					0
Cow sales	0	156000	312000	327600	343980
Total variable Expense (B)	0	156000	312000	327600	343980
Contribution Margin (CM) [C=(A-B)]	0	48000	96000	100800	105840
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Mobile Bill		1800	3600	3600	3700
Salary (self)		30000	60000	60000	60000
Transportation		1800	3600	3600	3700
Entertainment		1200	2400	2400	2500
Salary (staff)		0	0		
Security Gard		0	0		
Bank service Charge			100	100	100
Total Fixed Cost		34800	69700	69700	69900
Net Profit (E) [C-D]		13200	26300	31100	35940
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	26300	31100	35940
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		6300	17400
	Total Cash Inflow	76,300	37400	53340
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	70,000	20000	20000
3	Net Cash Surplus	6,300	17400	33340

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm; Sitlai Damkura.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







