

## Proposed NU Business Name: RANA MURGI KHAMAR



Project identification and prepared by: : MD. SAIDUZZAMAN  
SADHIN,  
Rajshahi Unit, Rajshahi  
Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.RASEDUL ISLAM</b>
Age	:	10/06/1997(20 Years)
Education, till to date	:	Class-8
Marital status	:	Unarried
Children	:	-
No. of siblings:	:	2 Brothers&1 Sister
Address	:	Vill: Edulpur P.O: Rajabari P.S:Gudagari, 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	:	<b>MST. Rehena Begum</b>
(iii) Father's name	:	<b>MD. Saiful Islam</b>
(iv) GB member's info	:	Branch: Daupara Gudagari, Centre # 13 (Female), Member ID: 9716/1, Group No: 03 Member since: 28-09-2010(7Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 17460
(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	:	2 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.	:	01706-751543
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. REHENA BEGUM** joined Grameen Bank since 07 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RANA MURGI KHAMAR</b>
Location	:	Edulpur
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 10 ft= 400 square ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Hen.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is own.</li><li>▪Agreed grace period is 1 month.</li></ul>

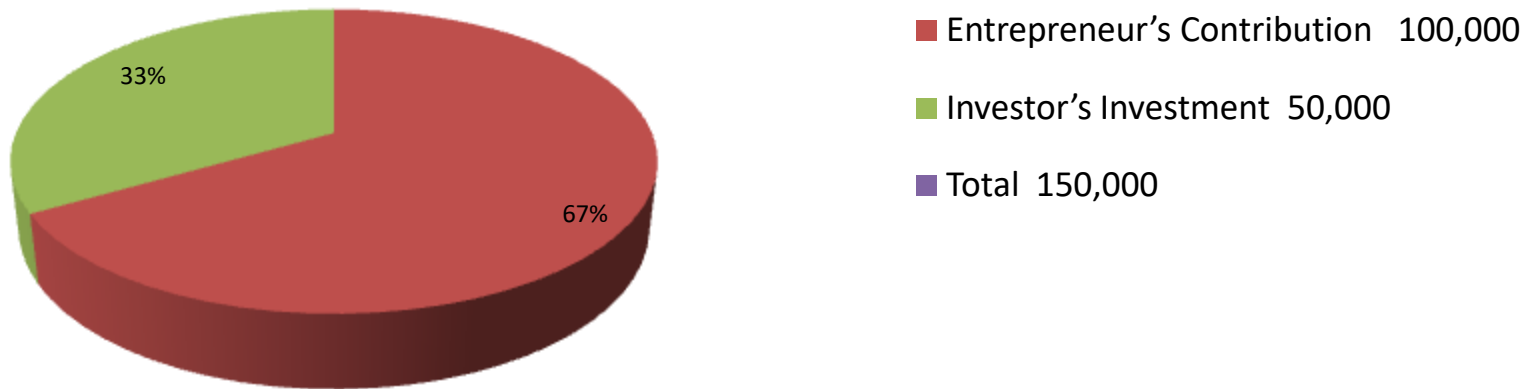
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
hen sales		75,000	900000
<b>Total Sales (A)</b>		75,000	900000
<b>Less. Variable Expense</b>			
hen sales		52,500	630000
<b>Total variable Expense (B)</b>		52,500	630000
<b>Contribution Margin (CM) [C=(A-B)]</b>		22,500	270000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill		900	10,800
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		600	7,200
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>6,900</b>	<b>82,800</b>
<b>Net Profit (E) [C-D]</b>		<b>15,600</b>	<b>187,200</b>

# Investment Breakdown

Particulars	Existing	Proposed	Total
hen	100,000	50,000	150000
	100,000	50,000	150000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
hen sales		90000	1080000	1134000	1190700
<b>Total Sales (A)</b>		90000	1080000	1134000	1190700
<b>Less. Variable Expense</b>		0	0		0
hen sales		63000	756000	793800	833490
<b>Total variable Expense (B)</b>		63000	756000	793800	833490
<b>Contribution Margin (CM) [C=(A-B)]</b>		27000	324000	340200	357210
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		900	10800	10800	10900
Mobile Bill		200	2400	2500	2500
Salary (self)		5000	60000	60000	60000
Transportation		600	7200	7200	7200
Entertainment		200	2400	2500	2500
Salary (staff)		0	0		
Security Gard			0		
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		6900	82900	83100	83200
<b>Net Profit (E) [C-D]</b>		20100	241100	257100	274010
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	241100	257100	274010
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>221100</b>	<b>458200</b>
	<b>Total Cash Inflow</b>	<b>291,100</b>	<b>478200</b>	<b>732210</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>221,100</b>	<b>458200</b>	<b>712210</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Edulpur  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

