

## Proposed NU Business Name:RAWKANUL MURGIR 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.RAWKANUL ISLAM</b>
Age	:	20/10/1986(31years)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	1 Daughter,1 son
No. of siblings:	:	1 Brother, 1 sister
Address	:	Vill: Gobindopur, 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	:	<b>MST. SHAMIMA BEGUM</b>
(iii) Father's name	:	<b>MD: GOLAM MOSTOFA</b>
(iv) GB member's info	:	Branch: damkura paba,Centre #6(Female), Member ID: 3583, Group No: 06 Member since: 15-04-2013-till now( 4Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: 9780
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Agriculture.
Entrepreneur Contact No.	:	01711-417853
Mother's Contact No.	:	01726-161890
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.SHAMIMA BEGUM.** joined Grameen Bank since 4 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAWKANUL MURGIR KHAMAR</b>
Location	:	Gobindopur,poba.
Total Investment in BDT	:	BDT 86250/-
Financing	:	Self BDT 36250/-(from existing business) 42% Required Investment BDT 50000/-(as equity)58%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	100*50=5000 squre 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>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

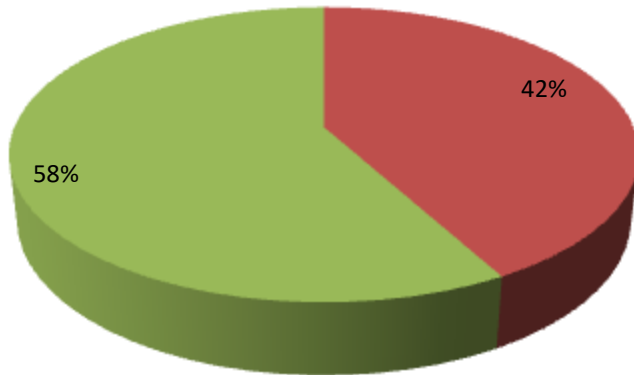
## Existing Business (BDT)

Particular	Daily	2 Monthly	Yearly
<b>Revenue (sales)</b>			
Hen sales		185000	1110000
<b>Total Sales (A)</b>		185000	1110000
<b>Less. Variable Expense</b>			
Hen sales		141250	847500
<b>Total variable Expense (B)</b>			
<b>Contribution Margin (CM) [C=(A-B)]</b>		43750	262500
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		2000	12000
Mobile Bill		600	3600
Salary (self)		10000	60000
Guard			
Transportation		600	3600
Entertainment			
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>13200</b>	<b>79200</b>
<b>Net Profit (E) [C-D]</b>		<b>30550</b>	<b>183300</b>

# Investment Breakdown

	Existing	proposed	
Hen purchase	36250		36250
Feed of hen		50000	50000
Total	36250	50000	86250

## Source of Finance



■ Entrepreneur's Contribution 36,250

■ Investor's Investment 50,000

■ Total 86,250

## Financial Projection (BDT)

Particular	Daily	2 Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Hen sales		190000	1140000	1197000	1256850
<b>Total Sales (A)</b>		190000	1140000	1197000	1256850
<b>Less. Variable Expense</b>					
Hen sales		141250	847500	889875	934369
<b>Total variable Expense (B)</b>					
<b>Contribution Margin (CM) [C=(A-B)]</b>		48750	292500	307125	322481
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		2000	12000	12000	12000
Mobile Bill		600	3600	3600	3600
Salary (self)		10000	60000	60000	60000
Transportation		600	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge					
<b>Total Fixed Cost</b>		13200	79200	79200	79200
<b>Net Profit (E) [C-D]</b>		35550	213300	227925	243281
<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>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	213300	227925	243281
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>193300</b>	<b>401225</b>
	<b>Total Cash Inflow</b>	<b>263,300</b>	<b>421225</b>	<b>644506</b>
2	<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>
3	<b>Net Cash Surplus</b>	<b>193,300</b>	<b>401225</b>	<b>624506</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:  
Experience & Skill : 6 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop.Gobindopor .  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest













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