

Proposed NU Business Name: **MUNIRA GORUR KHAMAR**



Project identification and prepared by: Md Kabir Raksham,
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MONOWARUL ISLAM
Age	:	05-06-1997(20 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Brother 2 Sister
Address	:	Vill: Kamarbari P.O: KamarbariThana: Bagmara 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.MUNIRA
(iii) Father's name	:	MD. SAIFUL ISLAM
(iv) GB member's info	:	Branch: Mariya, Bagmara, Centre # 47(Female), Member ID:4207/2, Group No: 02 Member since: 25-07-2014(03Years) First loan: BDT 15000
Further Information:		Existing Loan: BDT: 35000, Outstanding loan: BDT: 22452
(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.)	:	Yes
Business Experiences and Training Info	:	03 years experience in running business. 03 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793831148
Mother's Contact No.	:	01757952231
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MUNIRA joined Grameen Bank since 03 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

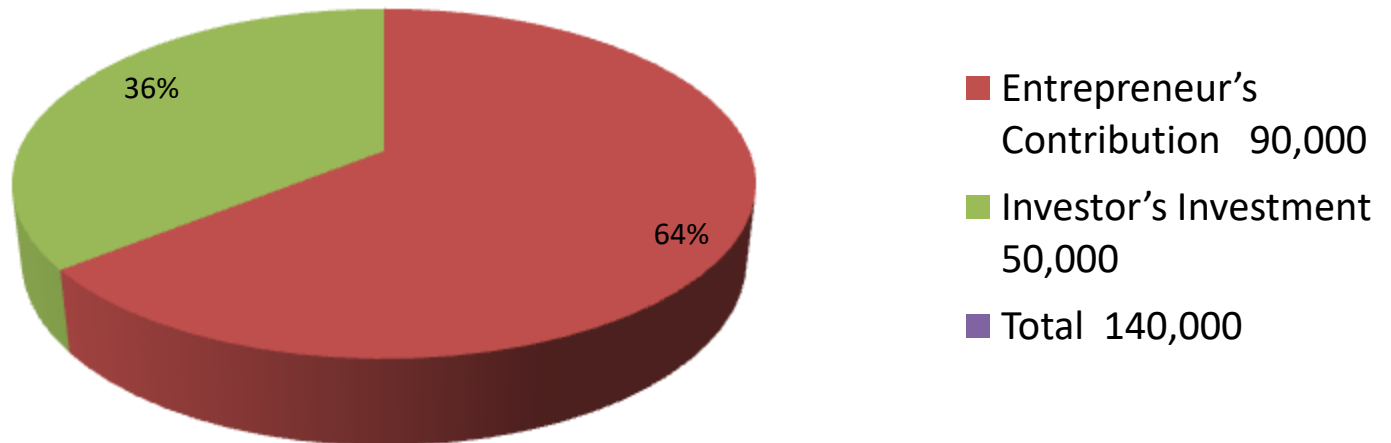
Business Name	:	MUNIRA GORUR KHAMAR
Location	:	Kamarbari,Baghmara, Rajshahi
Total Investment in BDT	:	BDT 140000/-
Financing	:	Self BDT 90000/-(from existing business) 36% Required Investment BDT 50,000/-(as equity) 64%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25ft x 10ft= 250 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Dairy farm. etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Vabaniganj.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	1700	51000	612000
	0	0	0
Total Sales(A)	1700	51000	612000
Less Variable Expense (B)			0
Cow	1275	38250	459000
Total Variable Expense	1275	38250	459000
Contribution Margin (CM) [C=(A-B)]	425	12750	153000
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Food		2000	24000
Medicine		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		4650	55800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow			90,000			50,000	140,000
	0	0	90,000	0	0	50,000	140,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	2200	66000	792000	831600	873180
0	0	0	0	0	0
Total Sales(A)	2200	66000	792000	831600	873180
Less Variable Expense (B)					
Cow	1650	49500	594000	623700	654885
Total Variable Expense	1650	49500	594000	623700	654885
Contributon Margin (CM) [C=(A-B)]	550	16500	198000	207900	218295
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Food		2000	24000	24000	24000
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8100	97200	97900	98615
Net Profit (E)= [C-D]		8400	100800	105840	111132
Investment Pay Back			24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	100,800	105840	111132
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76800	158640
	Total Cash Inflow	160,800	182,640	269,772
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	76,800	158,640	245,772

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE