

Proposed NU Business Name: MURGIR KHAMAR



Project identification and prepared by: : MD.SOHEL MIA
Rajshahi Unit, Rajshahi

Project verified by: MD.SOHEL MIA



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAINUDDIN
Age	:	10-12-1985 (32 years)
Education, till to date	:	VIII.
Marital status	:	Married
Children	:	3 Daughters.
No. of siblings:	:	1 brother 1 sister.
Address	:	Vill:Vobani por, P/O:Hatgodagari, P.S:Poba, 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. MONOWARA BIBI
(iii) Father's name	:	LATE BOYEN KHA
(iv) GB member's info	:	Branch :Parila Poba,Centre #05(Female), Member ID: 1514/2, Group No: 3 Member since: 14/09/2005 to running (12 years) First loan: BDT 5000/=
Further Information:		Existing Loan: BDT 150,000/=, Outstanding loan: No-140,000.
(v) Who pays GB loan installment	:	Self.
(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.	:	01740836511.
Mother's Contact No.	:	01746480342
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONOWARA BIBI joined Grameen Bank since 12 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	MURGIR KHAMAR
Location	:	Vobani por, pava,Rajshahi.
Total Investment in BDT	:	BDT 70,000/-
Financing	:	Self BDT 20,000/-(from existing business) 29% Required Investment BDT 50,000/-(as equity)71%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30*28=840.
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 hen .▪The business is operating by entrepreneur. Existing no employee.▪The farm is Own.▪Agreed grace period is 3 months.

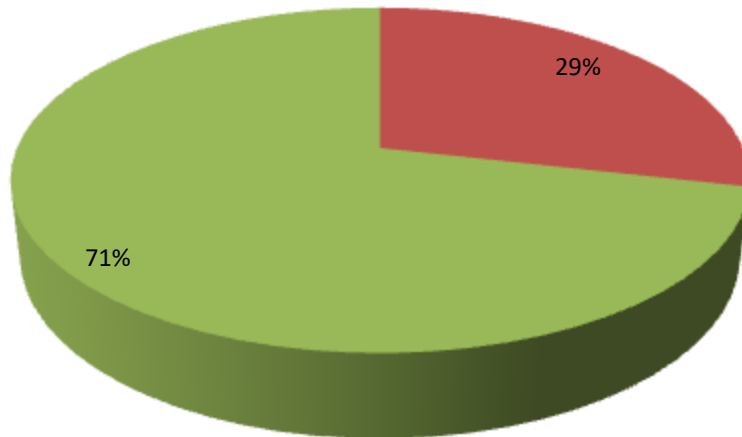
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hen sales	3,333	99,990	1,199,880
Total Sales (A)	3,333	99,990	1,199,880
Less. Variable Expense			
Product cost	2,500	75,000	900,000
Total variable Expense (B)	2,500	75,000	900,000
Contribution Margin (CM) [C=(A-B)]	833	24,990	299,880
Less. Fixed Expense			
House rant		-	0
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		19,290	231,480

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Hen	500	40	20000				20000
Feed of hen						50000	50000
Total			20000			50000	70000

Source of Finance



■ Entrepreneur's Contribution 20,000

■ Investor's Investment 50,000

■ Total 70,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Hen Sale	3,667	110,010	1,320,120	1,386,126	1,455,432
Total Sales (A)	3,667	110,010	1,320,120	1,386,126	1,455,432
Less. Variable Expense					
Product cost	2,500	75,000	900,000	945,000	992,250
Total variable Expense (B)	2,500	75,000	900,000	945,000	992,250
Contribution Margin (CM) [C=(A-B)]	1,167	35,010	420,120	441,126	463,182
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,700	68,400	68,400	68,400
Net Profit (E) [C-D]		29,310	351,720	372,726	394,782
Investment Payback			20,000	20,000	20,000

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

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	351,720	372,726	394,782
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		331,720	684,446
	Total Cash Inflow	401,720	704,446	1,079,228
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	331,720	684,446	1,059,228

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop.Vovanipor,Hat godagari.
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE