Proposed NU Business Name: ANOWER MURGI KHAMAR

Project identification and prepared by:Md Shahidul Islam Baga Unit, Rajshahi

Project verified by: MD. Ibadut



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. ANOWER HOSUN		
Age	:	01-02-1998(19 Years)		
Education, till to date	:	Five Pass		
Marital status	••	Married		
Children	:	0		
No. of siblings:	:	01 Sister		
Address	:	Vill:Monigram, P.O:Monigram, P.S: Bagha, Dist: Rajshahi		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : : :	Mother Father MST. SHUELY BEGUM MD. HAFIZUR RAHAMAN Branch: monigram Bagha, Centre # 24/m (Female), Member ID: 1775/6, Group No: 01 Member since: 10-05-2007 to 08-12-2016(06Years) First loan: BDT 10,000/-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 20,000, Outstanding loan: 1520 Fathers No No 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	•••	03 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	••	No
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01722-303018
Father's Contact No.	•	01722-630404
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

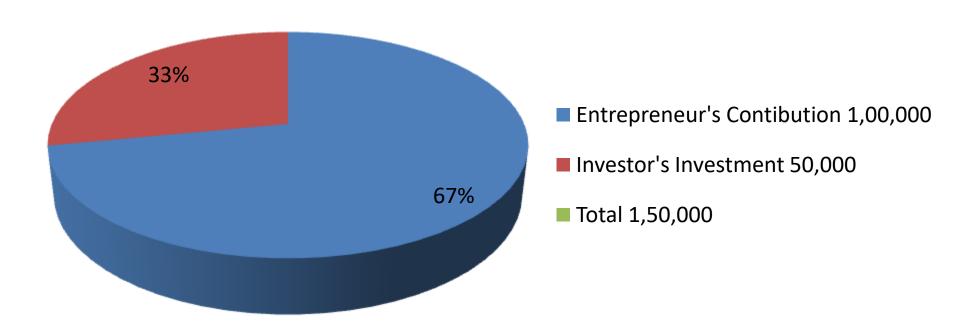
MST. SHUELY BEGUMjoined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	ANOWER MURGI KHAMAR		
Location	:	Monigram Bagha,Rajshahi .		
Total Investment in BDT	:	BDT 1,50,000/-		
Financing	:	Self BDT 1,00,000/-(from existing business)67%		
		Required Investment BDT 50,000/-(as equity) 33%		
Present salary/drawings from business (estimates)	:	BDT 4,000/-		
Proposed Salary	:	BDT 4,000/-		
Size of shop	:	50 ft x 20 ft= 1,000 square ft		
Security of the shop	:	No		
Implementation	:	 The business is planned to be scaled up by investment in existing goods likes; Hen sales The business is operating by entrepreneur. Existing 03 employee. The farm is own. Collects goods from Rajshahi. Agreed grace period is 3 months. Average 50% gain on sale. 		

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Hen sales		2,40,000	2,880,000			
Total Sales (A)		2,40,000	2,880,000			
Less. Variable Expense						
Hen sales		1,20,000	1,440,000			
Total variable Expense (B)	<u> </u>	1,20,000	1,440,000			
	<u> </u>					
	<u> </u>					
Contribution Margin (CM) [C=(A-B)	!	1,20,000	1,440,000			
Less. Fixed Expense	!					
Food	!	70,000	8,40,000			
Electricity Bill	!	1,000	12000			
Transportation		1,000	12000			
Salary (self)		4,000	48,000			
Salary (staff)						
Entertainment		200	2,400			
Medicine		10,000	1,20,000			
Bank Charge		200	2,400			

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Hen (50p*200/-=1,00,000/-)	1,00,000	25,000	1,25,000		
Food	0	15,000	15,000		
Medicine	0	10,000	10,000		
Total	1,00,000	50,000	1,50,000		

Source of Finance



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year	
Revenue (sales)						
Hen sales		2,80,000	3,360,000	3,427,200	3,495,744	
Total Sales (A)		2,80,000	3,360,000	3,427,200	3,495,200	
Less. Variable Expense						
Hen sales		1,40,000	16,80,000	1,713,600	1,747,872	
Total variable Expense (B)		1,40,000	16,80,000	1,713,600	1,747,872	
		1,40,000	16,80,000	1,713,600	1,747,872	
Contribution M.(CM) [C=(A-B)		1,40,000	16,80,000	1,713,600	1,747,872	
Less. Fixed Expense						
Food		70,000	8,40,000	8,45,000	8,45,000	
Electricity Bill		1,000	12,000	13,000	13,000	
Transportation		1,000	12,000	13,000	13,000	
Salary (self)		4,000	48,000	48,000	50,000	
Salary (staff)						
Entertainment		200	2,400	2,500	2,600	
Medicine		10,000	1,20,000	120,000	1,25,000	
Bank Charge		200	2,400	2500	2500	
Mobile Bill		500	6,000	6000	6000	
Total Fixed Cost		86,900	10,42,800	1,050,000	1,057,100	

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

			Year 2	
SI#	Particulars	Year 1 (BDT)	(BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	6,55,200	6,63,600	6,90,772
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		6,35,200	12,78,800
	Total Cash Inflow	7,05,200	1,298,800	19,69,572
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	6,35,200	12,78,800	19,49,572

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 03 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community Location of farm; Regular customers;

THREATS

Theft

Fire

Political unrest

