

Proposed NU Business Name: FATEMA MURGI KHAMAR



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD.LOKMAN HAKIM



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FATEMA KHATUN
Age	:	08/12/1999(18Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	None
No. of siblings:	:	2 Brother 2 Sister
Address	:	Vill: Pirijpur,P.O: Pirijpur,P.S: Godagari, 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. FIROJA BEGUM
(iii) Father's name	:	MD. FORIDUL ISLAM
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #27(Female), Member ID: 2333/5, Group No:04 Member since:27/10/2014 First loan: BDT -3500
Further Information:		Existing Loan: BDT 25000, Outstanding loan:16700
(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	:	03years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01768924250
Father's Contact No.	:	01585904574
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FIROJA BEGUM joined Grameen Bank since 03 years ago. At first she took 3,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

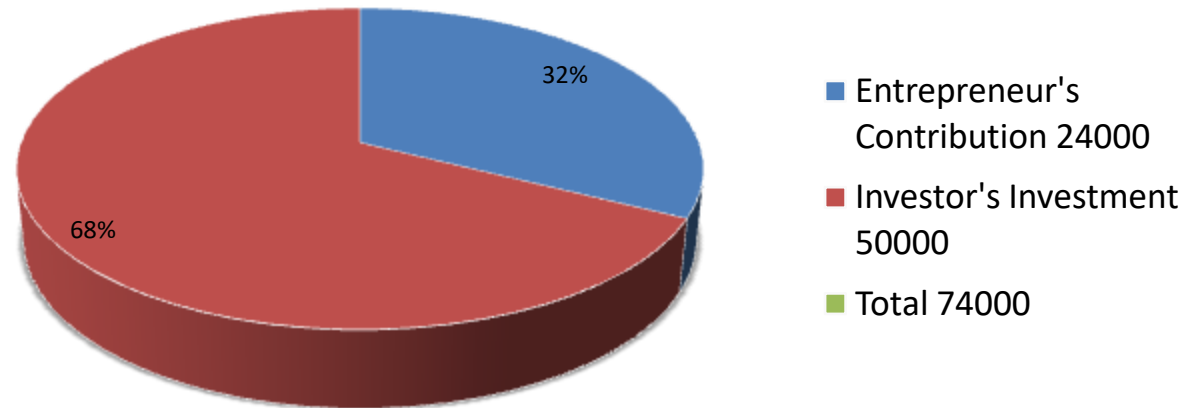
Business Name	:	FATEMA MURGI KHAMAR
Location	:	Pirijpur, Pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	BDT 74000/-
Financing	:	Self BDT 24000/-(from existing business) 32% Required Investment BDT 50,000/-(as equity) 68%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	25ft x 22ft= 550 square ft
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; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
HEN	110000	1320000
Total Sales (A)	110000	1320000
Less. Variable Expense		
HEN	24000	288000
Total Variable Expense (B)	24000	288000
Contribution Margin(CM) [C=(A-B)]	86000	1032000
Less. Fixed Expense		
Rent	0	0
Electricity Bill	1000	12000
Mobile Bill	200	2400
Salary (self)	5000	60000
Salary (staff)	0	0
Transportation	200	2400
Food/other	65000	780000
Medicine	5000	60000
Bank Charge/gurd	0	0
Total Fixed Cost (D)	76400	916800
Net Profit (E) [C-D]	9600	115200

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Hen	24000	0	24000
Food	0	50000	50000
	0	0	0
Total	24000	50000	74000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)				
HEN	120000	1440000	1512000	1587600
Total Sales (A)	120000	1440000	1512000	1587600
Less. Variable Expense				
HEN	32600	391200	410760	431298
Total Variable Expense (B)	32600	391200	410760	431298
Contribution Margin (CM) [C=(A-B)]	87400	1048800	1101240	1156302
Less. Fixed Expense				
Rent	0	0	0	0
Electricity Bill	1000	12000	12300	12600
Mobile Bill	200	2400	2700	3000
Salary (self)	5000	60000	60000	60000
Salary (staff)	0	0	0	0
Transportation	200	2400	2700	3000
Food	65000	780000	780000	780000
Medicine	5000	60000	60000	60000
Bank Charge	0	0	0	0
Total Fixed Cost (D)	76400	916800	917700	918600
Net Profit (E) [C-D]	11000	132000	183540	237702
Investment Payback		20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	132000	183540	237702
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		112000	275540
	Total Cash Inflow	182000	295540	513242
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	112000	275540	493242

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Pirijpur, Pirijpur,Godagari.
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family picture

