

# Proposed NU Business Name: **MONOWARA MURGIR FARM**



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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Md. Munju Sheikh</b>
Age	:	12-07-1989(28 Years)
Education, till to date	:	Class Two
Marital status	:	Married
Children	:	2 sons
No. of siblings:	:	1 Brother &3 sisters
Address	:	Vill: Chalapara P.O: Pacibari P.S: Dhunat , Dist: Bogra
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>Most. Monowara Khatun</b>
(iii) Father's name	:	<b>Md. Hossan Ali Sheikh</b>
(iv) GB member's info	:	Branch: Dhunat ,Centre # 17(Female), Member ID: 1783, Group No: 04 Member since: 15-12-1992(25Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 70,000/- Outstanding loan: BD 29960/-
(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	:	Six years experience in running busines He has one year Training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01747852100
Mother's Contact No.	:	01998643590
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat,Unit, Bogra .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most. Monowara Khatun** joined Grameen Bank since 25 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

## Proposed Nobin Udyokta Business Info

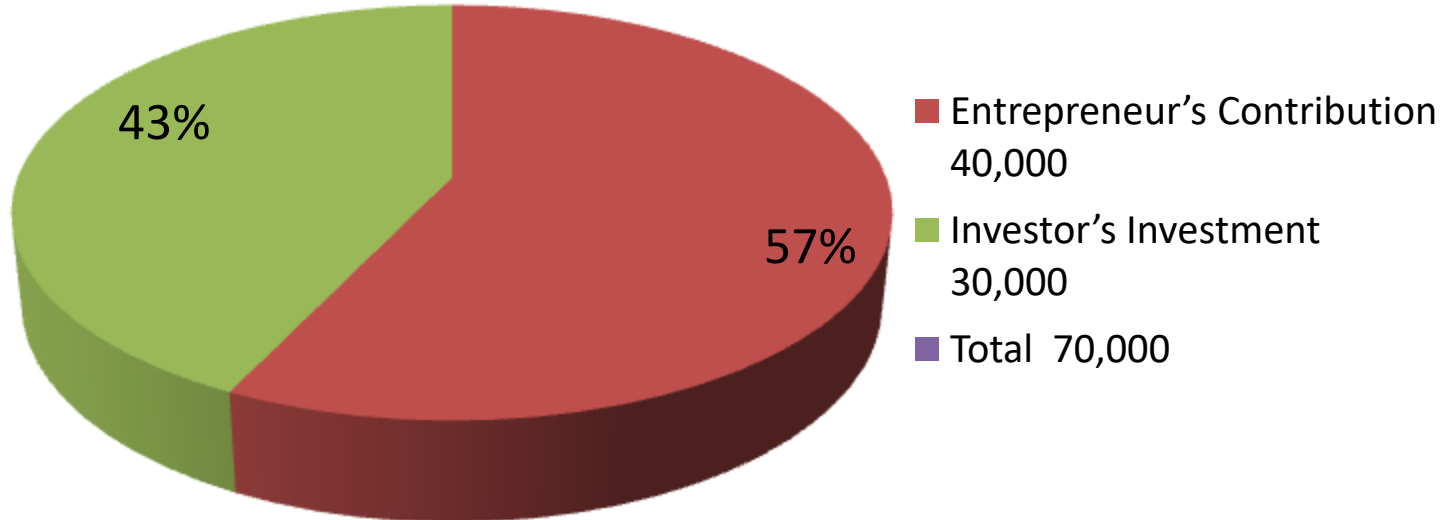
Business Name	:	<b>MONOWARA MURGIR FARM</b>
Location	:	Chalapara, pacibari , Dhunat,Bogra
Total Investment in BDT	:	BDT 70,000
Financing	:	Self BDT 40,000(from existing business) 57% Required Investment BDT 30,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	30ft x 21ft= 360square ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Chicken , Feed etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

<b>Particular</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>		
Chicken	70,000	840,000
<b>Total Sales (A)</b>	<b>70,000</b>	<b>840,000</b>
<b>Less. Variable Expense</b>		
Chicken	21,000	252,000
<b>Total variable Expense (B)</b>	<b>21,000</b>	<b>252,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>49,000</b>	<b>588,000</b>
Electricity Bill	200	2,400
Transportation	300	3,600
Salary (self)	4,000	48,000
Mobile Bill	200	2,400
<b>Total fixed Cost (D)</b>	<b>4,700</b>	<b>56,400</b>
<b>Net Profit (E) [C-D]</b>	<b>44,300</b>	<b>531,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chicken	24,000	30,000	54,000
Feed	11,500	0	11,500
Others	4,500	0	4,500
<b>Total</b>	<b>40,000</b>	<b>30,000</b>	<b>70,000</b>



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Chicken	80,000	960,000	1,008,000	1,058,400
<b>Total Sales (A)</b>	<b>80,000</b>	<b>960,000</b>	<b>1,008,000</b>	<b>1,058,400</b>
<b>Less. Variable Expense</b>				
Chicken	24,000	288,000	302,400	317,520
<b>Total variable Expense (B)</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>56,000</b>	<b>672,000</b>	<b>705,600</b>	<b>740,880</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	200	2,400	2,400	2,400
Transportation	300	3,600	3,600	3,600
Salary (self)	4,000	48,000	48,000	48,000
Mobile Bill	200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>	<b>4,700</b>	<b>56,400</b>	<b>56,400</b>	<b>56,400</b>
<b>Net Profit (E) [C-D]</b>	<b>51,300</b>	<b>615,600</b>	<b>649,200</b>	<b>684,480</b>
<b>Investment Payback</b>		<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	51,300	649,200	684,480
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		49,300	686,500
	<b>Total Cash Inflow</b>	<b>91,300</b>	<b>698,500</b>	<b>1,370,980</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>49,300</b>	<b>686,500</b>	<b>1,358,980</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family: 0 Others: 0  
Experience & Skill : 7 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

