

Proposed NU Business Name: **MOYURI MURGI KHAMAR**



Project identification and prepared by: Mr. Kabir
Raksam, Tahirpur Unit, Rajshahi

Project verified by: Md. Mijan Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. MOYURI KHATUN
Age	:	01-01-2000(18Years)
Education, till to date	:	S.S.C
Marital status	:	Un Married
Children	:	No
No. of siblings:	:	2 sister
Address	:	Vill: chewkhali,P.O: goalkandi,P.S: 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. MOYNA
(iii) Father's name	:	MD. GOLAP
(iv) GB member's info	:	Branch: hamirkudsa, Centre # 15(Female), Member ID: 2442/4 Group No: 03 Member since: 10/10/2014 First loan: BDT -5000
Further Information:		Existing Loan: BDT 3000 Outstanding loan: 1812
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Kacha maler bebsa
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01763248827
Father's Contact No.	:	01728583984
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOYNA joined Grameen Bank since 03 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MA MODSO KHAMAR
Location	:	Chewkhali, goalkandi, bagmara, Rajshahi
Total Investment in BDT	:	BDT 200,000
Financing	:	Self BDT 150,000-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20 ft x 20 ft = 400
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.▪Agreed grace period is 3 months.

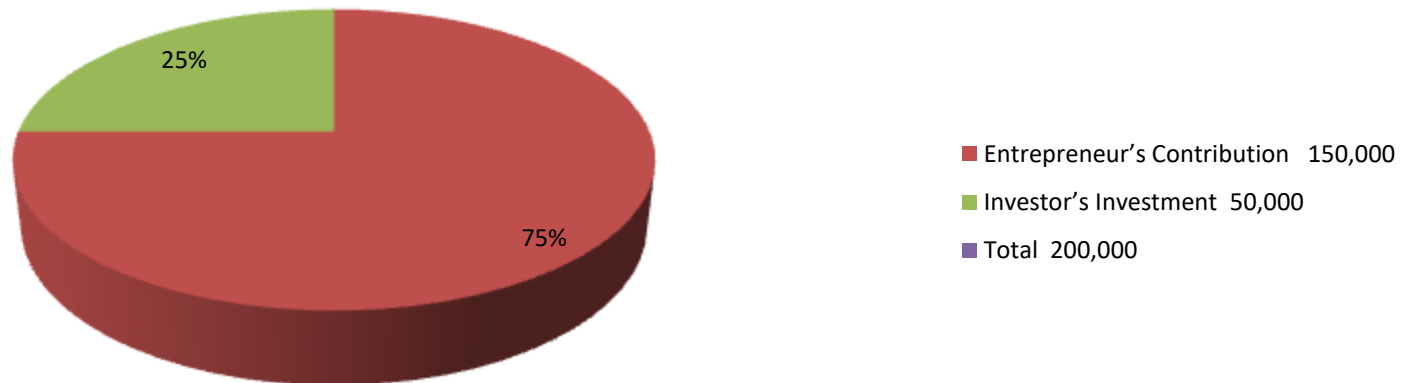
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales		50,000	600000
Total Sales (A)		50,000	600000
Less. Variable Expense		0	
sales of product		20,000	240000
Total variable Expense (B)		20,000	240000
Contribution Margin (CM) [C=(A-B)]		30,000	360000
Less. Fixed Expense			
Rent			
Electricity Bill		700	8,400
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
food		6000	72,000
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		12,500	150,000
Net Profit (E) [C-D]		17,500	210,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
sonali murgi	1500	150	150,000				150,000
murgi kroy						50000	50,000
Total	1500	150	150000		0	50000	200000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales		52000	624000	655200	687960
Total Sales (A)		52000	624000	655200	687960
Less. Variable Expense		0	0	0	0
sales of product		20000	240000	252000	264600
Total variable Expense (B)		20000	240000	252000	264600
Contribution Margin (CM) [C=(A-B)]		32000	384000	403200	423360
Less. Fixed Expense					
Rent					
Electricity Bill		700	8400	8600	8800
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
food		6000	72000	74000	78000
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		12500	150100	153500	158900
Net Profit (E) [C-D]		19500	233900	249700	264460
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	233900	249700	264460
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		213900	443600
	Total Cash Inflow	283,900	463600	708060
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	213,900	443600	688060

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: chewkhali, goalkandi,
bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest



শিক্ষা

গ্রামীণ শক্তি

প্রস্তাবিত নবীন উ

নাম:

শ্যুৰী সুরঙ্গা খায়াৰ

ঠিকানা:

ভৈরৱপুৰ, বাঙলাছী

প্রক

সংক্ষিপ্ত জীবন বৃত্তান্ত:

১৯৮০ খ্রীঃাব্দে





