

Proposed NU Business Name: **MURSALKIN PAYARA BAGAN**



Project identification and prepared by: : MD. SAIDUZZAMAN
SADHIN, ,
Rajshahi Sadar Unit,Rajshahi
Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MURSALIN
Age	:	26-11-1996(27 Years)
Education, till to date	:	Class SSC
Marital status	:	Unmarried
Children	:	---
No. of siblings:	:	3 Brothers & 2 sisters
Address	:	Vill: Kharaijgati P.O:Rajabari , 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.RUMISA JKHUTUN
(iii) Father's name	:	MD.TOIUB ALI
(iv) GB member's info	:	Branch: Daupara Godagari, Centre 93(Female), Member ID: 9015/2, Group No: 03 Member since: 06/10/2013(4Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 50000, Outstanding loan:32300
(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	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755-031630
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.RUMISA JKHUTUN joined Grameen Bank since 4 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MURSALIN PAYARA BAGAN
Location	:	Vill: Kharaijgati P.O:Rajabari , P.S:Godagari Dist:Rajshahi
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	3 bega.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing.▪Average 50% gain on sale.▪The business is operating by entrepreneur.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

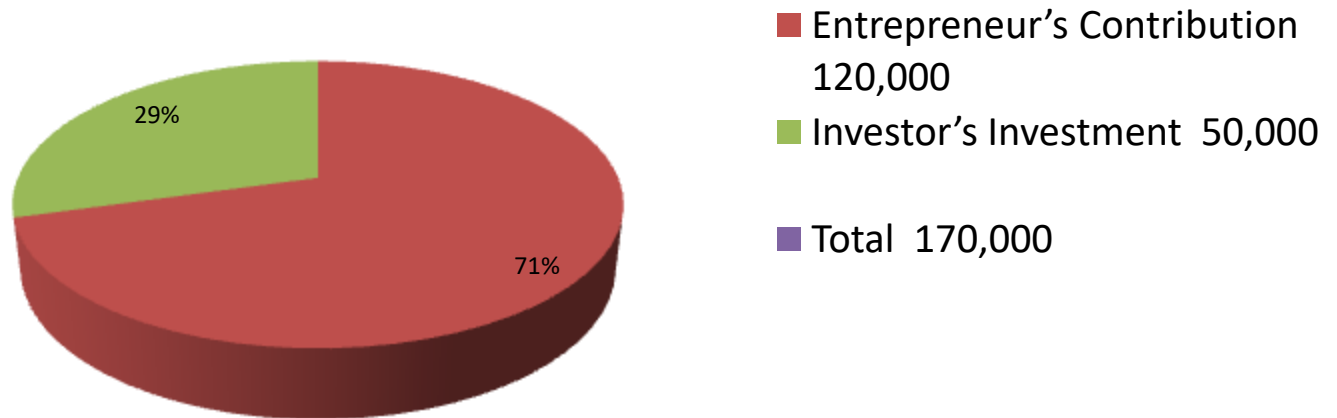
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Guava sales		50,000	600000
Total Sales (A)		50,000	600000
Less. Variable Expense			
Guava sales		25,000	300000
Total variable Expense (B)		25,000	300000
Contribution Margin (CM) [C=(A-B)]		25,000	300000
Less. Fixed Expense			
Rent			0
Electricity Bill			0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		500	6,000
Transportation		1000	12,000
Entertainment		300	3,600
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		18,000	216,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Guava	500	240	120,000				120,000
Land rent						50,000	50,000
Total	500	240	120,000			50,000	170,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
hen sales		60000	720000	756000	793800
Total Sales (A)		60000	720000	756000	793800
Less. Variable Expense		0	0		0
hen sales		30000	360000	378000	396900
Total variable Expense (B)		30000	360000	378000	396900
Contribution Margin (CM) [C=(A-B)]		30000	360000	378000	396900
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill					
Mobile Bill		200	2400	2500	2500
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	12000	12000
Entertainment		300	3600	3600	3600
Salary (staff)		0	0		
Security Gard		500	6000		
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	78200	78200
Net Profit (E) [C-D]		23000	275900	299800	318700
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	50,000		
1.2	Net Profit	275900	299800	318700
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		255900	535700
	Total Cash Inflow	325,900	555700	854400
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	255,900	535700	834400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 2 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of Kharaijgati Land.

THREATS

Theft
Fire
Political unrest

Pictures











ग्राम पंचायत
ग्राम मुख्यालय

ग्रामीण पेनशन कीम

नाम: [Handwritten Name]
पेनशन नं: [Handwritten Number]
वर्ग: [Handwritten Category]