

**Proposed NU Business Name: MESARS NUR AMIN POULTRI AND FISH FEED**



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Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. MAZHARUL</b>
Age	:	11/07/1989(28Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	2 Brother 2 Sister
Address	:	Vill: Kumar,para 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	:	<b>MST. SHAJEDA BEGUM</b>
(iii) Father's name	:	<b>MD. ROJOB ALI</b>
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #07(Female), Member ID:1436 , Group No:04 Member since:11/01/2012 First loan: BDT -10000
Further Information:		Existing Loan: BDT 40000, Outstanding loan:21720
(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	:	08years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01744596041
Father's Contact No.	:	01771220751
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHAJEDA BEGUM** joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MESARS NUR AMIN POULTRI AND FISH FEED</b>
Location	:	Kumarpara, Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 163000/-
Financing	:	Self BDT 113000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	30ft x 12ft= 360 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

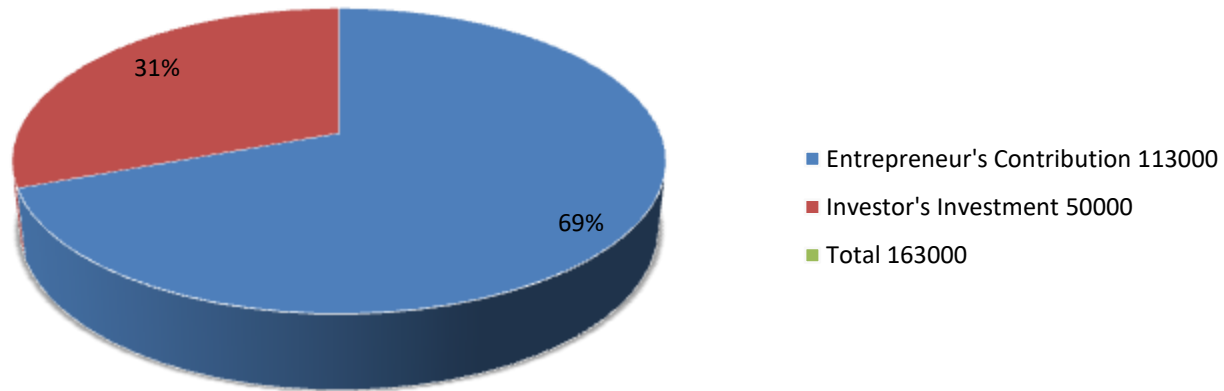
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Hen	6000	180000	2160000
<b>Total Sales (A)</b>	6000	180000	2160000
<b>Less. Variable Expense</b>			
Hen	3766.666667	113000	1356000
<b>Total Variable Expense (B)</b>	3766.666667	113000	1356000
<b>Contribution Margin(CM) [C=(A-B)]</b>	2233.333333	67000	804000
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		3000	36000
Mobile Bill		100	1200
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		200	2400
Food/other		35700	428400
Medicine		3000	36000
Bank Charge/gurd		0	0
<b>Total Fixed Cost (D)</b>		47000	564000
<b>Net Profit (E) [C-D]</b>		20000	240000

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Hen	113000	20000	133000
Food	0	30000	30000
	0	0	0
<b>Total</b>	<b>113000</b>	<b>50000</b>	<b>163000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Hen		180000	2160000	2268000	2381400
<b>Total Sales (A)</b>		180000	2160000	2268000	2381400
<b>Less. Variable Expense</b>					
Hen		113000	1356000	1423800	1494990
<b>Total Variable Expense (B)</b>		113000	1356000	1423800	1494990
<b>Contribution Margin (CM) [C=(A-B)]</b>		67000	804000	844200	886410
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		3000	36000	36300	36600
Mobile Bill		100	1200	1500	1800
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		200	2400	2700	3000
Food		35700	428400	428400	428400
Medicine		3000	36000	36000	36000
Bank Charge		0	0	0	0
<b>Total Fixed Cost (D)</b>		47000	564000	564900	565800
<b>Net Profit (E) [C-D]</b>		20000	240000	279300	320610
<b>Investment Payback</b>			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	240000	279300	320610
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		220000	479300
	Total Cash Inflow	290000	499300	799910
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	<b>Net Cash Surplus</b>	220000	479300	779910

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





