

Proposed NU Business Name: MARUF MURGI KHAMAR



Project identification and prepared by: Md. Saiduzzaman sadhin
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MARUF SORKAR
Age	:	19-03-1998(19years)
Education, till to date	:	H,S,C
Marital status	:	Unmarried
Children	:	no
No. of siblings:	:	1 Brother, 2 sisters.
Address	:	Vill:Moithura,P/O:Nowhata.P.S:Poba, 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. RUMA BEBE.
(iii) Father's name	:	MD: MASUD SORKAR.
(iv) GB member's info	:	Branch Nowhata,Poba,Centre #46(Female), Member ID: 5754, Group No: 09 Member since: 2010 to 2014=(4 years) First loan: BDT 20000/=
Further Information:		Existing Loan: BDT 35000/=, Outstanding loan: no
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01791-451073
Mother's Contact No.	:	01717-796149
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RUMA BEBE. joined Grameen Bank since 4 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	MARUF MURGI KHAMAR
Location	:	Mothura,Nowhata
Total Investment in BDT	:	BDT 1,34,000/-
Financing	:	Self BDT 84,000/-(from existing business) 63% Required Investment BDT 50000/-(as equity)37 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	100*40=4000 Squire 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 . Hen.▪The business is operating by entrepreneur. Existing no employee.▪The farm is own.▪Agreed grace period is 3 months.

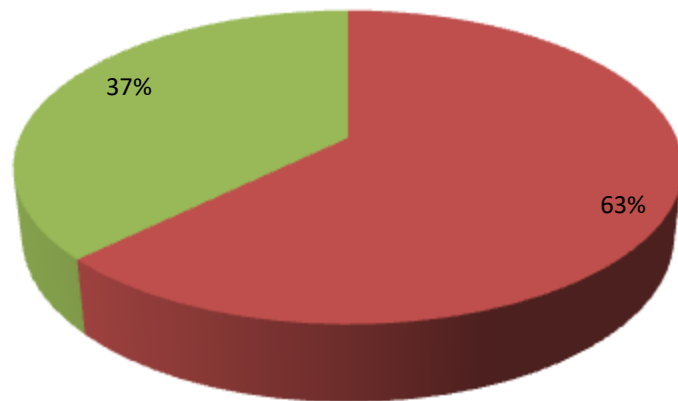
Existing Business (BDT)

Particular	Daily	2 Monthly	Yearly
Revenue (sales)			
Hen sales		302400	1814400
Total Sales (A)		302400	1814400
Less. Variable Expense			
Hen sales		264000	1584000
Total variable Expense (B)		264000	1584000
Contribution Margin (CM) [C=(A-B)]		38400	230400
Less. Fixed Expense			
Rent			
Electricity Bill		4000	24000
Mobile Bill		600	3600
Salary (self)		10000	60000
Guard			
Transportation		600	3600
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		15200	91200
Net Profit (E) [C-D]		23200	139200

Investment Breakdown

	Existing	proposed	
Hen	84000		84000
Feed of hen		50000	50000
Total	84000	50000	134000

Source of Finance



■ Entrepreneur's Contribution 84,000

■ Investor's Investment 50,000

■ Total 134,000

Financial Projection (BDT)

Particular	Daily	2 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Hen sales		362880	2177280	2286144	2400451
Total Sales (A)		362880	2177280	2286144	2400451
Less. Variable Expense					
Hen sales		264000	1584000	1663200	1746360
Total variable Expense (B)		264000	1584000	1663200	1746360
Contribution Margin (CM) [C=(A-B)]		98880	593280	622944	654091
Less. Fixed Expense					
Rent					
Electricity Bill		4000	24000	24000	24000
Mobile Bill		600	3600	3600	3600
Salary (self)		10000	60000	60000	60000
Transportation		600	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge					
Total Fixed Cost		15200	91200	95760	100548
Net Profit (E) [C-D]		83680	502080	527184	553543
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	502080	527184	553543
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		482080	989264
	Total Cash Inflow	552,080	1009264	1542807
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	482,080	989264	1522807

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop . Mothura ,Nowhata,
Regular customers;

THREATS

Theft
Fire
Political unrest





FAMILY PICTURE

