

**Proposed NU Business Name: MIGAN GORUR KHAMAR**



Project identification and prepared by MD:shahidul  
Islam,,BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. MIGANUR RAHAMAN</b>
Age	:	08-09-1997(18 Years)
Education, till to date	:	H.s.c
Marital status	:	married
Children	:	-
No. of siblings:	:	Null
Address	:	Vill:Khidichayghati P.O: Bagha, P.S: Bagha, 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. SHAIDA BEGUM</b>
(iii) Fathers name	:	<b>LATE ABDUR RAZZAK</b>
(iv) GB member's info	:	Branch:Dhurduriya Centre # 47/m (Female), Member ID:4912/1, Group No: 03 Member since: (06Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 6,000, Outstanding loan: 5,868
(v) Who pays GB loan installment	:	Fathers
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01761001567
Family Contact No.	:	01797933209
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST:SHAIDA 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 business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIGANGORUR KHAMAR</b>
Location	:	Khudiaghatai, Chandipur , Bagha, Rajshahi .
Total Investment in BDT	:	BDT-1,30,000/-
Financing	:	Self BDT 80,000/--(from existing business)62% Required Investment BDT 50,000/--(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft= 150 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; &lt;ilk Sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees.</li> <li>▪The farm is own.</li> <li>▪Agreed grace period is 3 months.</li> <li>▪Average 50% gain on sale.</li> </ul>

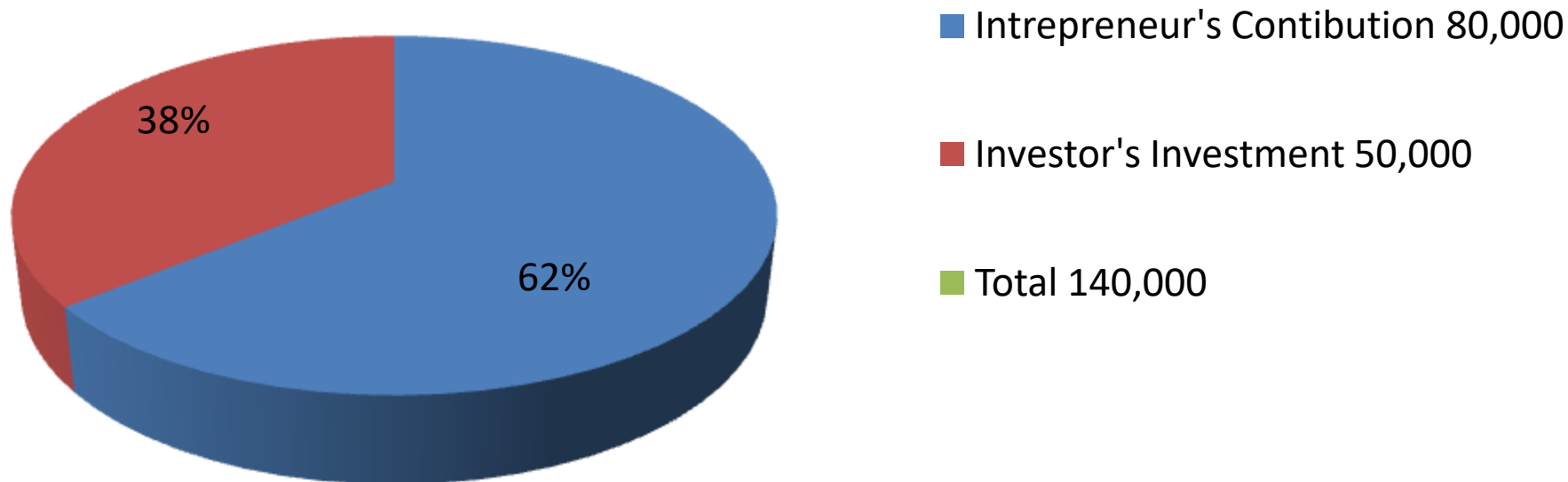
## Existing Business (BDT)

Particular	Daily	6 (Monthly)	Yearly
<b>Revenue (sales)</b>			
Milk Saies Dailly(12*40=480)	480	14,400	1,72,800
<b>Total Sales (A)</b>	480	14,400	1,72,800
<b>Less. Variable Expense</b>			
<b>Total variable Expense (B)</b>			
<b>Contribution Margin (CM) [C=(A-B)</b>	480	14,400	1,72,800
<b>Less. Fixed Expense</b>			
Food		4500	54,000
Electricity bill		200	2400
Transportation		100	1200
Salary (self)		4,000	48,000
Bank Charge		100	1,200
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>9,100</b>	<b>1,09,200</b>
<b>Net Profit (E) [C-D)</b>		<b>5,300</b>	<b>63,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow&calf (70,000+10,000)	80,000	40,000	1,20,000
Food	0	10,000	10,000
<b>Total</b>	<b>80,000</b>	<b>50,000</b>	<b>1,30,000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>					
Milk Sales Dailly(15*40=600)	600	18,000	2,16,000	2,26,800	2,38,140
<b>Total Sales (A)</b>	600	18,000	2,16,000	2,26,800	2,38,140
<b>Less. Variable Expense</b>					
<b>Total variable Expense (B)</b>					
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18,000	2,16,000	2,26,800	2,38,140
<b>Less. Fixed Expense</b>					
Food		6,000	72,000	72000	72,000
Electricity bill		200	200	200	200
Transportation		1,00	1200	1300	1400
Salary (self)		4000	48,000	48,000	48,000
Bank Charge		100	1,200	1,300	1,400
Mobile bill		200	2,400	2,500	2,600
<b>Total Fixed Cost</b>		<b>10,600</b>	<b>1,25,000</b>	1,25,300	1,25,600
<b>Net Profit (E) [C-D]</b>		<b>7,400</b>	<b>91,000</b>	<b>1,01,500</b>	<b>1,12,540</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# Cash flow projection on business plan (rec. & Pay)

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>91,000</b>	<b>1,01,500</b>	<b>1,12,540</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		71,000	1,52,500
	<b>Total Cash Inflow</b>	<b>1,41,000</b>	<b>1,72,500</b>	<b>2,65,040</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>71,000</b>	<b>1,52,500</b>	<b>2,45,040</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

