

Proposed NU Business Name: ABU TAHER GORUR KHAMAR



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Godagari Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABU TAHER
Age	:	14-02-1996 (21 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	01 Brother & 03 Sisters
Address	:	Vill: Lolitnogor, P.O: :Lolitnogor, P.S: Tanor, 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	:	MOST. ALEYARA BEGUM
(iii) Father's name	:	MD ABDUL KAIOUM ALI
(iv) GB member's info	:	Branch: Badhair Tanore , Centre # 56 (Female), Member ID: 02, Group No: 02 Member since: 14-01-2010 (07 Years) First loan: BDT 4,000
Further Information:		Existing Loan: 70,000/-, Outstanding loan: 68,240/-
(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	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-787057
Mother's Contact No.	:	01727-213428
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ALEYARA BEGUM joined Grameen Bank since 07 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ABU TAHER GORUR KHAMAR
Location	:	Lolitnogor, Godagari, Rajshahi
Total Investment in BDT	:	BDT 1,70,000/-
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	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two ox in his farm.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rajshahi.▪The farm is owned.▪Agreed grace period is 3 months.

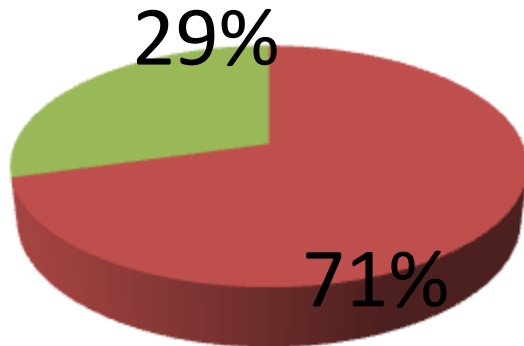
Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Cow	45,000	180,000
Total Sales (A)	45,000	180,000
Less. Variable Expense		
Feed	9,000	36,000
Total variable Expense (B)	9,000	36,000
Contribution Margin (CM) [C=(A-B)]	36,000	144,000
Less. Fixed Expense		
Electricity Bill	300	1,200
Mobile Bill	600	2,400
Salary (self)	15,000	60,000
Transportation	600	2,400
Total fixed Cost (D)	16,500	66,000
Net Profit (E) [C-D]	19,500	78,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Ox	2	60000	120,000	0	0	0	120,000
Calf	0	0	0	2	25000	50,000	50,000
Total	2		120,000	2		50,000	170,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cow	75,000	300,000	315,000	330,750
Total Sales (A)	75,000	300,000	315,000	330,750
Less. Variable Expense				
Feed	18,000	72,000	75,600	79,380
Total variable Expense (B)	18,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	57,000	228,000	239,400	251,370
Less. Fixed Expense				
Electricity Bill	300	1,200	1,500	1,500
Mobile Bill	900	3,600	4,000	4,500
Salary (self)	15,000	60,000	60,000	60,000
Transportation	900	3,600	4,000	4,500
Total Fixed Cost	17,100	68,400	69,500	70,500
Net Profit (E) [C-D]	39,900	159,600	169,900	180,870
Investment Payback		20,000	20,000	20,000

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>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	159,600	169,900	180,870
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		139,600	289,500
	Total Cash Inflow	209,600	309,500	470,370
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	139,600	289,500	450,370

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

