

Proposed NU Business Name: BHAIBHAI GORUR KHAMAR



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Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD ABU SAYEED |
| Age | : | 04-07-1985 (31 Years) |
| Education, till to date | : | SSC |
| Marital status | : | Married |
| Children | : | 1 Son |
| No. of siblings: | : | 4 Brothers - |
| Address | : | Vill: Pirijpur, 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 | : | MOST SAHERA BEGUM |
| (iii) Father's name | : | MD ABU TOIYEB |
| (iv) GB member's info | : | Branch: Matikata Godagari , Centre # 27 (Female), Member ID: 2567/1, Group No: 05 Member since: 07-01-2013 (04 Years) First loan: BDT 10,000 |
| Further Information: | | Existing Loan: 50,000/-, Outstanding loan: 20,100/- |
| (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 | : | 03 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. | : | 01745-167291 |
| Mother's Contact No. | : | 01726-510719 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST SAHERA BEGUM joined Grameen Bank since 04 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 | : | BHAI BHAI GORUR KHAMAR |
| Location | : | Pirijpur, 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 cow and two ox in his farm.▪Average daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rajshahi.▪The farm is owned.▪Agreed grace period is 3 months. |

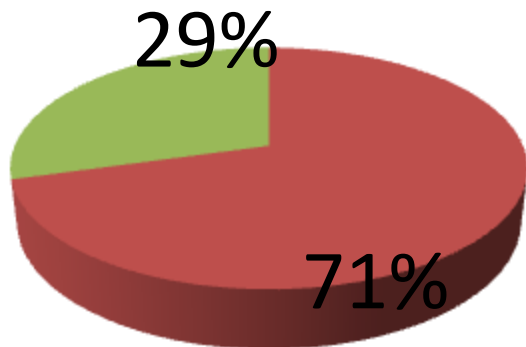
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|---------------|----------------|
| Revenue (sales) | | | |
| Milk (10 x 50) | 500 | 15,000 | 180,000 |
| Total Sales (A) | 500 | 15,000 | 180,000 |
| Less. Variable Expense | | | |
| Straw, Bran, Medicine etc | 100 | 3,000 | 36,000 |
| Total variable Expense (B) | 100 | 3,000 | 36,000 |
| Contribution Margin (CM) [C=(A-B)] | 400 | 12,000 | 144,000 |
| Less. Fixed Expense | | | |
| Mobile Bill | | 200 | 2,400 |
| Salary (self) | | 5,000 | 60,000 |
| Electricity Bill | | 200 | 2,400 |
| Transportation | | 300 | 3,600 |
| Total fixed Cost (D) | | 5,700 | 68,400 |
| Net Profit (E) [C-D] | | 6,300 | 75,600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|----------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Cow | 1 | 50000 | 50,000 | 1 | 40000 | 40,000 | 90,000 |
| Calf | 1 | 20000 | 20,000 | 0 | 0 | 0 | 20,000 |
| Bokna | 1 | 50000 | 50,000 | 0 | 0 | 0 | 50,000 |
| Feed | 0 | 0 | 0 | 1 | 10000 | 10,000 | 10,000 |
| Total | 3 | | 120,000 | 1 | | 50,000 | 170,000 |

Source of Finance



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

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Milk (15 x 50) | 750 | 22,500 | 270,000 | 283,500 | 297,675 |
| Calf Sale | | | 40,000 | 40,000 | 40,000 |
| Total Sales (A) | 750 | 22,500 | 310,000 | 323,500 | 337,675 |
| Less. Variable Expense | | | | | |
| Straw, Bran, Medicine etc | 160 | 4,800 | 57,600 | 60,480 | 63,504 |
| Total variable Expense (B) | 160 | 4,800 | 57,600 | 60,480 | 63,504 |
| Contribution Margin (CM) [C=(A-B)] | 590 | 17,700 | 252,400 | 263,020 | 274,171 |
| Less. Fixed Expense | | | | | |
| Mobile Bill | | 300 | 3,600 | 4,000 | 4,001 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Electricity Bill | | 200 | 2,400 | 3,000 | 3,500 |
| Transportation | | 400 | 4,800 | 5,500 | 6,000 |
| Total Fixed Cost | | 5,900 | 70,800 | 72,500 | 73,501 |
| Net Profit (E) [C-D] | | 11,800 | 181,600 | 190,520 | 200,670 |
| 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 | 181,600 | 190,520 | 200,670 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 161,600 | 332,120 |
| | Total Cash Inflow | 231,600 | 352,120 | 532,790 |
| 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 | 161,600 | 332,120 | 512,790 |

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

