

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



Project identification and prepared by: Md Lokman Hakim
Godagari Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD ISRAIL HOQUE |
| Age | : | 18-05-1985 (31 Years) |
| Education, till to date | : | Class 5 |
| Marital status | : | Married |
| Children | : | 1 Son |
| No. of siblings: | : | 4 Brother & 5 Sister |
| Address | : | Vill: Mohishal bari, P.O: Mohishal bari, 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 ANOWARA BEGUM |
| (iii) Father's name | : | MD NEIMUDDIN |
| (iv) GB member's info | : | Branch: Baganpara Godagari, Centre # 34 (Female), Member ID: 6683/4, Group No: 10 Member since: 15-12-2010 (06 Years) First loan: BDT 20,000 Taka. |
| Further Information: | | Existing loan: BDT 20,000/-, Outstanding loan: 11,000 |
| (v) Who pays GB loan installment | : | Mother |
| (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.) | : | None |
| Business Experiences and Training Info | : | 10 years experience in running business. 05 Years in own business He has no training. |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01791-768152 |
| Family's Contact No. | : | 01685-930611 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST ANOWARA BEGUM Joined Grameen Bank Since 06 Years Ago. At First She Took 20,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | RIJON GORUR KHAMAR |
| Location | : | Pirijpur, Godagari, Rajshahi |
| Total Investment in BDT | : | BDT 200,000 |
| Financing | : | Self BDT 150,000 (from existing business) 75% Required Investment BDT 50,000 (as equity) 25% |
| Present salary/drawings from business (estimates) | : | BDT 3,000 Taka. |
| Proposed Salary | : | BDT 4,000 Taka. |
| Size of shop | : | 15 ft x 10 ft= 150 Square ft |
| \Implementation | : | <ul style="list-style-type: none">▪He has two Ox and one cow in his farm.▪The business is operating by entrepreneur. Existing no Employees.▪The farm is owned.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|--------------|---------------|
| Revenue (sales) | | | |
| Milk 5 x 50 | 250 | 7,500 | 90,000 |
| Total Sales (A) | 250 | 7,500 | 90,000 |
| Less. Variable Expense | | | |
| Straw, Bran, Medicine etc | 120 | 3,600 | 43,200 |
| Total variable Expense (B) | 120 | 3,600 | 43,200 |
| Contribution Margin (CM) [C=(A-B)] | 130 | 3,900 | 46,800 |
| Less. Fixed Expense | | | |
| Mobile Bill | | 100 | 1,200 |
| Salary (self) | | 3,000 | 36,000 |
| Electricity Bill | | 100 | 1,200 |
| Total fixed Cost (D) | | 3,200 | 38,400 |
| Net Profit (E) [C-D] | | 700 | 8,400 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|----------------|----------|------------|----------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Ox | 2 | 50000 | 100,000 | 0 | 0 | 0 | 100,000 |
| Shed Repairing | 0 | 0 | 0 | 1 | 30000 | 30,000 | 30,000 |
| Feed | 0 | 0 | 0 | 1 | 20000 | 20,000 | 20,000 |
| Cow | 1 | 50000 | 50000 | 0 | 0 | 0 | 50000 |
| Total | 2 | | 150,000 | 2 | | 50,000 | 200,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Milk (10 x 50) | 500 | 15,000 | 180,000 | 189,000 | 198,450 |
| Calf Sale | | | 25,000 | 25,000 | 25,000 |
| Ox Sale | | | 120,000 | 120,000 | 120,000 |
| Total Sales (A) | 500 | 15,000 | 325,000 | 334,000 | 343,450 |
| Less. Variable Expense | | | | | |
| Straw, Bran, Medicine etc | 180 | 5,400 | 64,800 | 68,040 | 71,442 |
| Total variable Expense (B) | 180 | 5,400 | 64,800 | 68,040 | 71,442 |
| Contribution Margin (CM) [C=(A-B)] | 320 | 9,600 | 260,200 | 265,960 | 272,008 |
| Less. Fixed Expense | | | | | |
| Mobile Bill | | 200 | 2,400 | 3,000 | 3,500 |
| Salary (self) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Electricity Bill | | 100 | 1,200 | 1,500 | 1,800 |
| Total Fixed Cost | | 4,300 | 51,600 | 52,500 | 53,300 |
| Net Profit (E) [C-D] | | 5,300 | 208,600 | 213,460 | 218,708 |
| 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 | 208,600 | 213,460 | 218,708 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 188,600 | 382,060 |
| | Total Cash Inflow | 258,600 | 402,060 | 600,768 |
| 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 | 188,600 | 382,060 | 580,768 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







গোদাগাড়ী পৌর

রাজশাহী, বাংলা

2123

১৯৭৭ সালের পৌরসভা অর্ডিন্যান্স এর ১৫১ ধারা অনুযায়ী

গোদাগাড়ী পৌরসভার অন্তর্গত ওয়ার্ড নং ০২ হোল্ডিং নং

স্থানে ব্রজেন প্রকল্প গ্রহণের

নামঃ ইয়াসাহিন হক

পিতাঃ নজিমুদ্দিন

ইয়াসাহিন হক উপজেলা গোদাগাড়ী জেলা

FAMILY PICTURE

