

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



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Godagari Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



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

Name	:	<b>MOST. SUFIYA KHATUN</b>
Age	:	15-09-1996 (20 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother & 2 Sisters
Address	:	Vill: Talukpara, P.O: :Mondumala, 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	:	<b>NARGIS BEGUM</b>
(iii) Father's name	:	<b>MD SHOFIKUL ISLAM</b>
(iv) GB member's info	:	Branch: Badhair, Centre # 26 (Female), Member ID: 2452/5, Group No: 01 Member since: 18-10-2009 (08 Years) First loan: BDT 4,000
Further Information:		Existing Loan: 4,000/-, Outstanding loan: 4,000/-
(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	:	05 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.	:	01737-466109
Mother's Contact No.	:	01747-474317
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NARGIS BEGUM** joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SUFIYA GORUR KHAMAR</b>
Location	:	Talukpara, Mondumala, Tanore, 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 3,000/-
Proposed Salary	:	BDT 4,500/-
Size of shop	:	14 ft x 6 ft= 84 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has one cow, one ox and calf in his farm.</li><li>▪Average daily milk production is 6 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Rajshahi.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

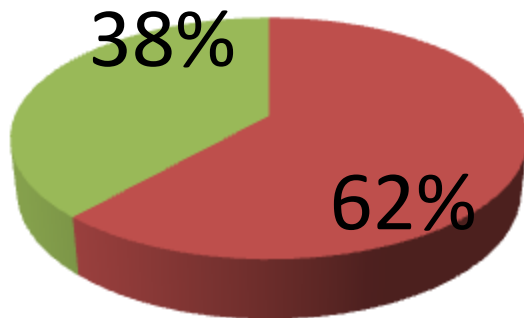
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk 6 x 50)	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	60	1,800	21,600
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Salary (self)		3,000	36,000
Electricity Bill		200	2,400
Transportation		300	3,600
<b>Total fixed Cost (D)</b>		<b>3,700</b>	<b>44,400</b>
<b>Net Profit (E) [C-D]</b>		<b>3,500</b>	<b>42,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	40000	40,000	1	50000	50,000	90,000
Ox	1	30000	30,000	0	0	0	30,000
calf	1	10000	10,000	0	0	0	10,000
<b>Total</b>	<b>3</b>		<b>80,000</b>	<b>1</b>		<b>50,000</b>	<b>130,000</b>

## Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (11 x 50)	550	16,500	198,000	207,900	218,295
Calf Sale			40,000	40,000	40,000
<b>Total Sales (A)</b>	<b>550</b>	<b>16,500</b>	<b>238,000</b>	<b>247,900</b>	<b>258,295</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	130	3,900	46,800	49,140	51,597
<b>Total variable Expense (B)</b>	<b>130</b>	<b>3,900</b>	<b>46,800</b>	<b>49,140</b>	<b>51,597</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12,600</b>	<b>191,200</b>	<b>198,760</b>	<b>206,698</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		4,500	54,000	54,000	54,000
Electricity Bill		200	2,400	3,000	3,500
Transportation		400	4,800	5,500	6,000
<b>Total Fixed Cost</b>		<b>5,400</b>	<b>64,800</b>	<b>66,500</b>	<b>68,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,200</b>	<b>126,400</b>	<b>132,260</b>	<b>138,698</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)

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	126,400	132,260	138,698
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		106,400	218,660
	<b>Total Cash Inflow</b>	<b>176,400</b>	<b>238,660</b>	<b>357,358</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>106,400</b>	<b>218,660</b>	<b>337,358</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures









# FAMILY PICTURE

