

Proposed NU Business Name: **DILBOR GORUER KAMAR**



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.DILBOR ALI
Age	:	20/08/1982(34Years)
Education, till to date	:	V
Marital status	:	Married
Children	:	2 sons
No. of siblings:	:	2 Brothers & 2Sisters.
Address	:	Vill: Sitlai P.O:SitlaiP.S: Paba, 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	:	MST.SURAJAN BEGUM
(iii) Father's name	:	MD. TOFAJUL ISLAM
(iv) GB member's info	:	Branch:Damkura, Centre #08 (Female), Member ID: 5538/2, Group No:8 Member since:1999 First loan: BDT -3000
Further Information:		Existing Loan: BDT 30000, Outstanding loan28320
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-039277
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.SURAJAN BEGUM joined Grameen Bank since 17 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DILBOR GORUER KAMAR
Location	:	Sitlai.
Total Investment in BDT	:	BDT 200000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity)25%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15 ft x 15ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; milk sales.▪The business is operating by entrepreneur. Existing no employees.▪Avarage gain 80%▪The farm is owned.▪Agreed grace period is 3 months.

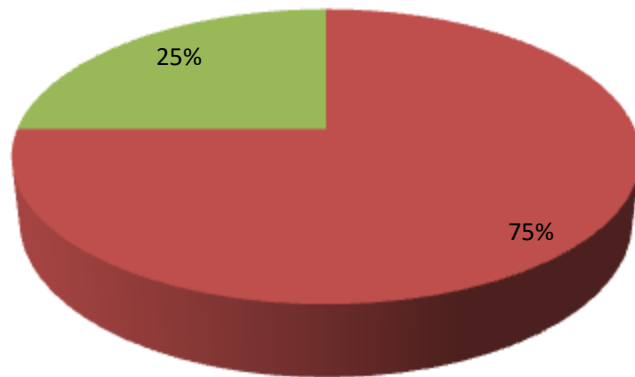
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales(8*50)	400	12,000	144000
Total Sales (A)	400	12,000	144000
Less. Variable Expense		0	
Botic,three pcs.etc.	80	2,400	28800
Total variable Expense (B)	80	2,400	28800
Contribution Margin (CM) [C=(A-B)	320	9,600	115200
Less. Fixed Expense			
Rent			0
Electricity Bill			0
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D)		3,600	43,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
cow (3)	150,000	50,000	200,000
		0	
		0	
Total	150,000	50,000	200,000

Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 50,000

■ Total 200,000

Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk sales	500	15000	180000	189000	198450
Total Sales (A)	500	15000	180000	189000	198450
Less. Variable Expense		0	0		0
Milk sales.	100	3000	36000	37800	39690
Total variable Expense (B)	100	3000	36000	37800	39690
Contribution Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill					
Mobile Bill		300	3600	3600	3700
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6000	6000
Entertainment		200	2400	2500	2500
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		6000	72100	72200	72300
Net Profit (E) [C-D]		6000	71900	79000	86460
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	71900	79000	86460
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		51900	110900
	Total Cash Inflow	121,900	130900	197360
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	51,900	110900	177360

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









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