

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



Project identification and prepared by: MD. SAIDUZZAMAN
SADHIN, Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MEHEDI HASAN
Age	:	21/04/1988(29Years)
Education, till to date	:	BA
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	1 Brother & 1 Sister.
Address	:	Vill: Dharmohata P.O:Darusa P.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. MOMTAZ BEGUM
(iii) Father's name	:	MD. ALAUDDIN
(iv) GB member's info	:	Branch: Hujuripara, Centre #06 (Female), Member ID: 1102/2, Group No:1 Member since: First loan: BDT -3000
Further Information:		Existing Loan: BDT 30000, Outstanding loan25380
(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	:	07 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.	:	01774-883140
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. MOMTAZ BEGUM joined Grameen Bank since 00 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	:	MEHEDI GORUER KAMAR
Location	:	DHARMOHATA
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) Required Investment BDT 50,000/-(as equity)
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; cow.▪The business is operating by entrepreneur. Existing no employees.▪Avarage gain 30%▪The farm is owned.▪Agreed grace period is 3 months.

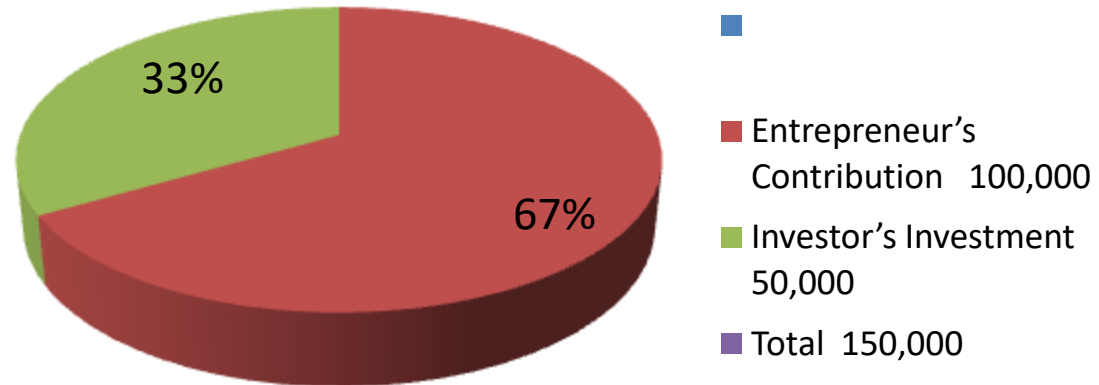
Existing Business (BDT)

Particular	monthly	3 Monthly	Yearly
Revenue (sales)			
Cow sales		95,000	380000
Total Sales (A)		95,000	380000
Less. Variable Expense			
Cow sales		66500	262000
Total variable Expense (B)		66500	262000
Contribution Margin (CM) [C=(A-B)]		28500	114000
Less. Fixed Expense			
Rent			0
Electricity Bill			
Mobile Bill	300	900	3,600
Salary (self)	5000	15000	60,000
Guard			0
Transportation	300	900	3,600
Entertainment	200	600	2,400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)	5800	17400	69600
Net Profit (E) [C-D]		11100	44400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
cow (2)	100,000	50,000	150,000
		0	
		0	
Total	100,000	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	3 month	6 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales	120000	240000	480000	504000	529200
Total Sales (A)	120000	240000	480000	504000	529200
Less. Variable Expense					0
Cow sales	84000	168000	336000	352800	370440
Total variable Expense (B)	84000	168000	336000	352800	370440
Contribution Margin (CM) [C=(A-B)]	36000	72000	144000	151200	158760
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Mobile Bill	900	1800	3600	3600	3700
Salary (self)	15000	30000	60000	60000	60000
Transportation	900	1800	3600	3600	3700
Entertainment	600	1200	2400	2400	2500
Salary (staff)		0	0		
Security Gard		0	0		
Bank service Charge			100	100	100
Total Fixed Cost		34800	69700	69700	69900
Net Profit (E) [C-D]		37200	74300	81500	88860
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	74300	81500	88860
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		54300	115800
	Total Cash Inflow	124,300	135800	204660
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	54,300	115800	184660

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









www.lee.co.uk

LEE COOPER.CO.
PREMIUM PRODUCTION
London
AUTHENTIC AND
ORIGINAL U.K. APPAREL
Fashion District E1