

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



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. LIJA BEGUM
Age	:	03-01-1985 (32 Years)
Education, till to date	:	Class- 9
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Tetulia P.O: Golabari P.S: Puthia 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. SHUKODA BEGUM
(iii) Father's name	:	MD. NAJRUL FAKIR
(iv) GB member's info	:	Branch: Shilmaria ,Puthia , Centre # 96 (Female), Member ID: 2212/7, Group:03 Member since: 23-02-2007 (10Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 20,000
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01747-036336
Husband's Contact No.	:	01969-854239
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHUKODA BEGUM joined Grameen Bank since 10 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	:	LIJA GORUR KHAMAR
Location	:	Tetulia,Golabari, Puthai , Rajshahi .
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 50,000/-(from existing business)56 % Required Investment BDT 40,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	08 ft x 10 ft= 80 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.▪Daily milk production is 6 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪The farm is owned.▪Agreed grace period is 3 months.

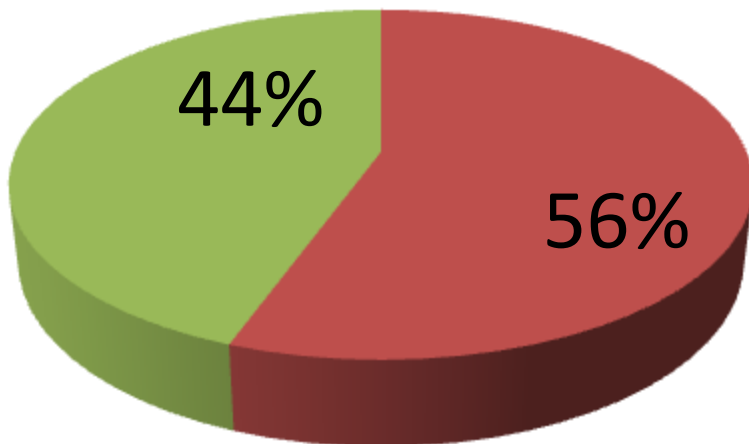
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity		100	1,200
Salary (self)		4,000	48,000
Straw, Bran, Medicine etc		1,500	18,000
Mobile Bill		200	2,400
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		3,200	38,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (1x50,000)	50,000	40,000	90,000
Ox	-	-	-
Total	50,000	40,000	90,000

Source of Finance



■ Entrepreneur's Contribution 50,000

■ Investor's Investment 40,000

■ Total 90,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Milk	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
Total variable Expense (B)	-	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Electricity		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Straw, Bran, Medicine etc		2,000	24,000	25,200	26,460
Mobile Bill		200	2,400	2,400	2,400
Total Fixed Cost		6,300	75,600	76,800	78,060
Net Profit (E) [C-D]		5,700	68,400	74,400	80,700
Investment Payback			16,000	16,000	16,000

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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	68,400	74,400	80,700
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	52,400	58,400
	Total Cash Inflow	108,400	126,800	139,100
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	52,000	110,800	123,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
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







