

Proposed NU Business Name: **ABDULLA GORU KHAMAR**



Project identification and prepared by: Md. Saiduzzaman sadhin
Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ABDULLA
Age	:	04/07/1998(19Years)
Education, till to date	:	S,S,C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4BrotherS 1 Sister
Address	:	Vill: Kharijagati P.O: Rajabari-hat, 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	:	MST:JANNATUL FARDUS
(iii) Father's name	:	MD:RAHADUZZAMAN
(iv) GB member's info	:	Branch: Dawpara, godagari Centre #91(Female), Member ID: 2117/2, Group No: 01 Member since2006-2015(10Years) First loan: BDT 5000/=
Further Information:		Existing Loan: BDT 25,000, Outstanding loan:23350.
(v) Who pays GB loan installment	:	Fadher
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-916108
Mother's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:JANNATUL FARDUS: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 for house Repair.

Proposed Nobin Udyokta Business Info

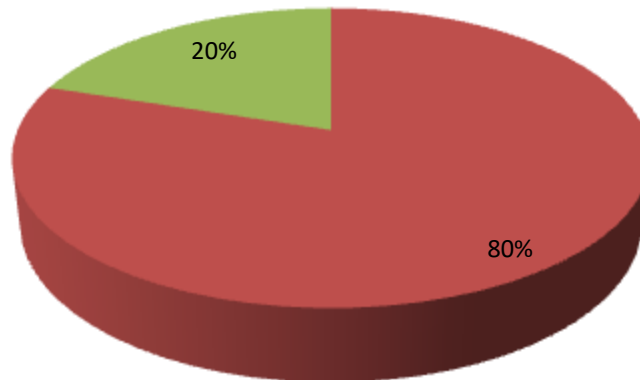
Business Name	:	ABDULLA GORU KHAMAR
Location	:	Kharijagati
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 5000/-
Size of house	:	15ft x 20ft= 300 square ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪ He has two cow in his farm.▪ After getting equity fund one cow will be purchased.▪ Daily milk production is 08 liters and milk price is BDT 60.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is own.▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	480	14,400	172800
Total Sales (A)	480	14,400	172800
Less. Variable Expense		0	
Milk sales	96	2,880	34560
Total variable Expense (B)	96	2,880	34560
Contribution Margin (CM) [C=(A-B)]	384	11,520	138240
Less. Fixed Expense			
Rent			0
Electricity Bill			0
Mobile Bill		200	2,400
Salary (self)		3000	36,000
Guard			0
Transportation		200	2,400
Entertainment			0
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		3,400	40,800
Net Profit (E) [C-D]		8,120	97,440

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
COW	3		200,000	0	0	0	200,000
Cow purchases						50000	50000
Total	2	200,000	200,000	0	0	50000	250,000



Source of Finance

- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- Total 250,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk sales	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less. Variable Expense		0	0		0
Milk sales	120	3600	43200	45360	47628
Total variable Expense (B)	120	3600	43200	45360	47628
Contribution Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill					
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		200	2400	3600	3700
Entertainment					
Salary (staff)					
Security Gard			0		
Bank service Charge			100	100	100
Total Fixed Cost		5400	64900	66100	66200
Net Profit (E) [C-D]		9000	107900	115340	124312
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	107900	115340	124312
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		87900	183240
	Total Cash Inflow	157,900	203240	307552
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	87,900	183240	287552

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



FAMILY PICTURE

