

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



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

Project verified by: Abdul Mannan Talukder



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

Name	:	<b>MST. MONIRA</b>
Age	:	09-10-1984 (32 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Baludiar , P.O: Sholua , P.S: Carghat , 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>MOST. RASHIDA</b>
(iii) Husband's name	:	<b>MD. ABDUR RAIHAN</b>
(iv) GB member's info	:	Branch: Nimpara, Carghat ,Centre # 65(Female), Member ID: 5120/1, Group No: 01 Member since: 2010 to (07Years) First loan: BDT 4,000/-
Further Information:		Existing Loan: BDT 5,000/-, Outstanding loan: 4,230/-
(v) Who pays GB loan installment	:	Husband
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01786-248960
Husband 's Contact No.	:	01883-482684
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. RASHEDA** joined Grameen Bank since 07 years ago. At first She took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MONIRA GORUR KHAMAR</b>
Location	:	Baludiar ,Sholudiar ,Carghat, Rajshahi.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 12 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has two ox in his farm</li><li>▪The business is operating by entrepreneur himself. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Baneswar .</li><li>▪Agreed grace period is 3 months.</li></ul>

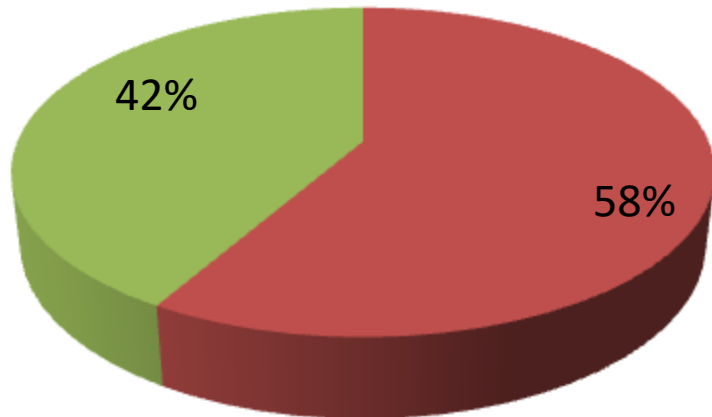
## Existing Business (BDT)

Particular	Quarterly	Yearly
<b>Revenue (sales)</b>		
Ox	40,000	160,000
<b>Total Sales (A)</b>	<b>40,000</b>	<b>160,000</b>
<b>Less. Variable Expense</b>		
<b>Total variable Expense (B)</b>		
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>40,000</b>	<b>160,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	600	2,400
Transportation	300	1,200
Salary (self)	12,000	48,000
Straw, Bran, Medicine etc	6,000	24,000
Mobile Bill	600	2,400
<b>Total fixed Cost (D)</b>	<b>19,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>	<b>20,500</b>	<b>82,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x35,000)	70,000	50,000	120,000
-	-	-	-
<b>Total</b>	<b>70,000</b>	<b>50,000</b>	<b>120,000</b>

## Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

## Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>				
Ox	50,000	200,000	210,000	220,500
<b>Total Sales (A)</b>	<b>50,000</b>	<b>200,000</b>	<b>210,000</b>	<b>220,500</b>
<b>Less. Variable Expense</b>				
<b>Total variable Expense (B)</b>	-	-	-	-
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>50,000</b>	<b>200,000</b>	<b>210,000</b>	<b>220,500</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	600	2,400	2,400	2,400
Transportation	300	1,200	1,200	1,200
Salary (self)	15,000	60,000	63,000	66,150
Straw, Bran, Medicine etc	6,000	24,000	24,000	24,000
Mobile Bill	600	2,400	2,400	2,400
<b>Total Fixed Cost</b>	<b>22,500</b>	<b>90,000</b>	<b>93,000</b>	<b>96,150</b>
<b>Net Profit (E) [C-D]</b>	<b>27,500</b>	<b>110,000</b>	<b>117,000</b>	<b>124,350</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	110,000	117,000	124,350
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	90,000	97,000
	<b>Total Cash Inflow</b>	<b>160,000</b>	<b>207,000</b>	<b>221,350</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>90,000</b>	<b>187,000</b>	<b>201,350</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures









  
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The Kameliya Foundation

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ସମସ୍ତଙ୍କୁ ସୁସ୍ଥ ରଖିବା ପାଇଁ

ନାମ: ପ୍ରମିଳା ଦାସ  
ଠିକଣା: ପଞ୍ଚମ ମହଲା, ଭୁବନେଶ୍ୱର  
ମାମୁ: ଡା. ବି. ପାଣିଗ୍ରାହୀ