

## Proposed NU Business Name: **MOWSUMI GORUR KHAMAR**



Project identification and prepared by: Mr. Kabir  
Raksam, Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MOWSUMI KHATUN</b>
Age	:	22/13/1996(20Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	no
No. of siblings:	:	4 Sister
Address	:	Vill: Diarmahabotpur,P.O:Vatopara,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	:	<b>MST.RUMELA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUL HAI</b>
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #58(Female), Member ID: 5322/2, Group No:04 Member since:01-10-2003 (13 years) First loan: BDT -2000
Further Information:		Existing Loan: BDT 60000, Outstanding loan:PAID
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	no
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01711415540
Father's Contact No.	:	01738961552
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RUMELA BEGUM** joined Grameen Bank since 13years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculter.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOWSUMI GORUR KHAMAR</b>
Location	:	Diarmahabotpur, Vatopara, Godagari, Rajshahi
Total Investment in BDT	:	BDT 1,50,000
Financing	:	Self BDT 1,00,000-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15ft x 10ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cow.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Avarage gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

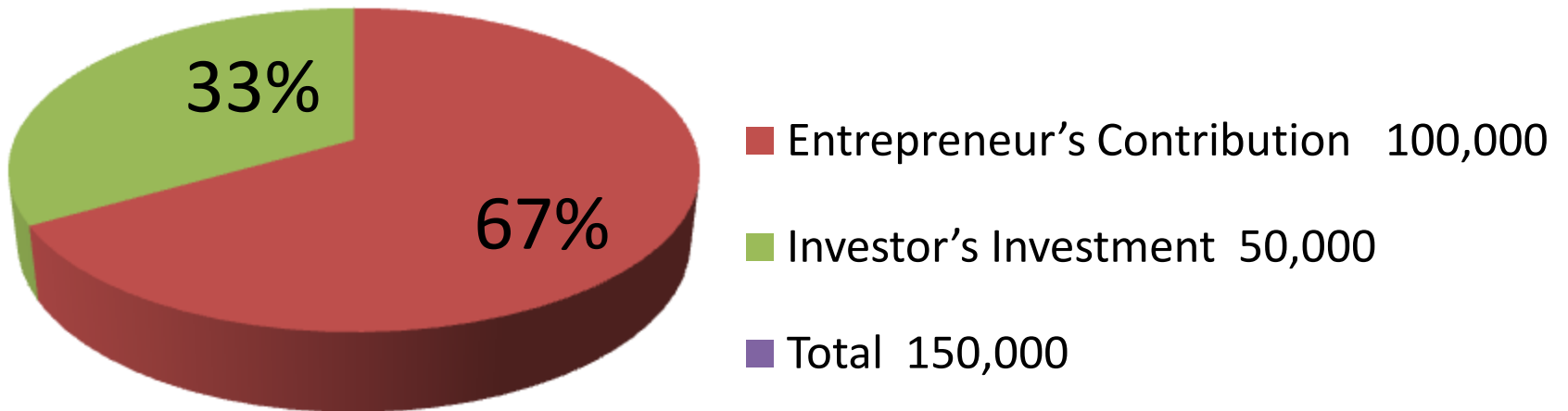
## Existing Business (BDT)

Particular	monthly	3 Monthly	Yearly
<b>Revenue (sales)</b>			
Cow sales		136000	544000
<b>Total Sales (A)</b>		136000	544000
<b>Less. Variable Expense</b>			
Cow sales		100000	400000
<b>Total variable Expense (B)</b>		100000	400000
<b>Contribution Margin (CM) [C=(A-B)]</b>		36000	144000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill	200	600	2400
Mobile Bill	100	300	1200
Salary (self)	5000	15000	60000
Food	2000	6000	24000
Transportation	200	600	2400
Entertainment			
Salary (staff)			
Bank service Charge			100
<b>Total fixed Cost (D)</b>	<b>7500</b>	<b>22500</b>	<b>90100</b>
<b>Net Profit (E) [C-D]</b>		<b>13500</b>	<b>53900</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
cow (2)	1,00,000	50,000	1,50,000
		0	
		0	
<b>Total</b>	<b>1,00,000</b>	<b>50,000</b>	<b>1,50,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	3 month	6 Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Cow sales	136000	272000	544000	571200	599760
<b>Total Sales (A)</b>	136000	272000	544000	571200	599760
<b>Less. Variable Expense</b>					0
Cow sales	100000	200000	400000	420000	441000
<b>Total variable Expense (B)</b>	100000	200000	400000	420000	441000
<b>Contribution Margin (CM) [C=(A-B)]</b>	36000	72000	144000	151200	158760
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill	600	1200	2400	3000	3200
Mobile Bill	300	600	1200	1500	1800
Salary (self)	15000	30000	60000	60000	60000
Transportation	600	1200	2400	3000	3200
Entertainment					
Salary (staff)					
Food	6000	12000	24000	25000	26000
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>	<b>22500</b>	45000	90100	92600	94300
<b>Net Profit (E) [C-D]</b>	<b>13500</b>	27000	53900	58600	64460
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	53900	58600	64460
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>33900</b>	<b>72500</b>
	<b>Total Cash Inflow</b>	<b>103900</b>	<b>92500</b>	<b>136960</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>33900</b>	<b>72500</b>	<b>116960</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Diarmahabotpur,  
Vatopara,Godagari,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









