

Proposed NU Business Name: SAIDUL GORUR KHAMAR



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAIDUL ISLAM
Age	:	16-03-1984(33 Years)
Education, till to date	:	Class-V
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 Brothers & 03 Sisters
Address	:	Vill:Hijolpolli, P.O:Bagha,P.S: Bagha, 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	:	MOST.SHAPIA KHATUN
(iii) Father's name	:	MD.ABDUL JOBBAR MONDOL
(iv) GB member's info	:	Branch: Monigram , Centre # 59/m (Female), Member ID:4378/3, Group No: 02 Member since: 28-04-2002 to 15-12-2012 New 15-05-17(10Years)
Further Information:		First loan: BDT -5,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 20,000 Outstanding loan: 19,560
(vi) Mobile lady	:	Father
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mangos
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01792-889620
Family Contact No.	:	01754-387570
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.SHAPIA KHATUN 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	:	SAIDUL GORUR KHAMAR
Location	:	Hijolpolli, Bagha ,Rajshahi .
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business)62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 15 ft= 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; Ox Sales.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.▪Average 50% gain on sale.

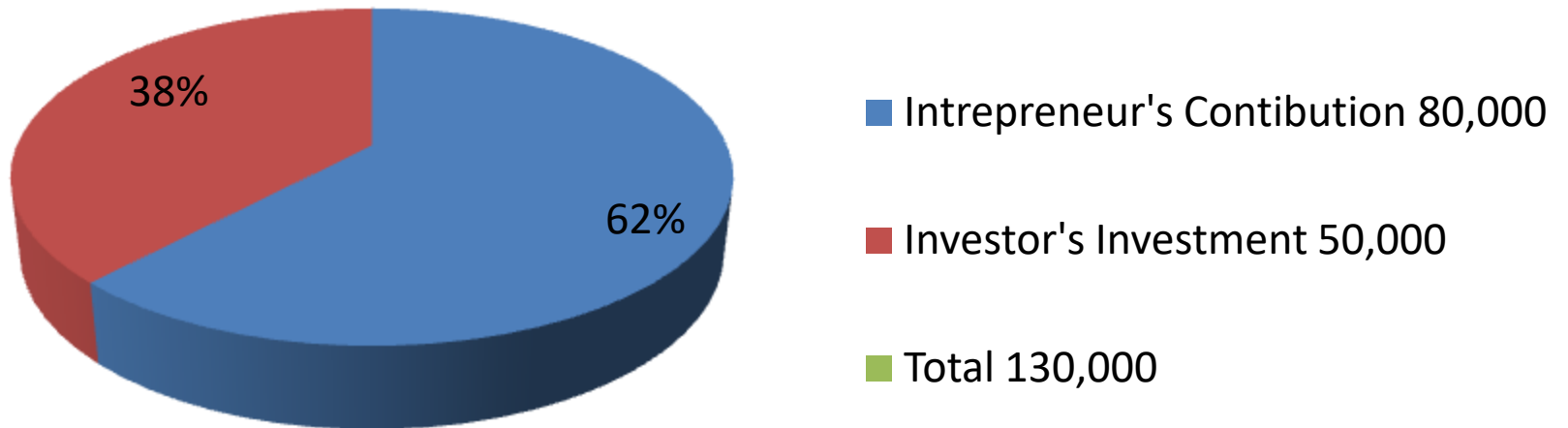
Existing Business (BDT)

Particular	Daily	6 (Monthly)	Yearly
Revenue (sales)			
Ox Sale		130,000	260,000
Total Sales (A)		130,000	260,000
Less. Variable Expense			
Ox Sale		65,000	130,000
Total variable Expense (B)		65,000	130,000
Contribution Margin (CM) [C=(A-B)]		65,000	130,000
Less. Fixed Expense			
Food		18,000	36,000
Electricity bill		1,200	2,400
Transportation		3,000	6,000
Salary (self)		24,000	48,000
Bank Charge		600	1,200
Mobile bill		1,200	2,400
Total fixed Cost (D)		48,000	96,000
Net Profit (E) [C-D]		17,000	34,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x40,000)	80,000	40,000	110,000
Food	0	10,000	10,000
Total	80,000	50,000	130,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Ox sale		140,000	280,000	294,000	308,700
Total Sales (A)		140,000	280,000	294,000	308,700
Less. Variable Expense					
Ox sale		70,000	140,000	147,000	154,350
Total variable Expense (B)		70,000	140,000	147,000	154,350
Contribution Margin (CM) [C=(A-B)]		70,000	140,000	147,000	154,350
Less. Fixed Expense					
Food		18,000	36,000	37,000	38,000
Electricity bill		1,200	2,400	2,500	2,600
Transportation		3,000	6,000	7,000	8,000
Salary (self)		24,000	48,000	48,000	48,000
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		1,200	2,400	2,400	2,500
Total Fixed Cost		48,000	96,000	98,200	100,500
Net Profit (E) [C-D]		22,000	44,000	48,800	53,850
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	44,000	48,800	53,850
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		24,000	52,800
	Total Cash Inflow	94,000	72,800	106,650
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	24,000	52,800	86,650

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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











