

Proposed NU Business Name:HAMIM GOGUR 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:HAMIM
Age	:	18/01/1987 (30years)
Education, till to date	:	Class:vIII
Marital status	:	Unmarried
Children	:	no
No. of siblings:	:	3 Brothers,1 Sister.
Address	:	Vill: MollaparaP.O: Rajabarihat, P.Sgodagari, 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:HAYATUNNESA
(iii) Father's name	:	LATE.ABDUS SOBUR
(iv) GB member's info	:	Branch: Dewpara,godagariCentre #48(Female), Member ID: 3289/1, Group No: 03 Member since2005-2013(8Years) First loan: BDT 5000/=
Further Information:		Existing Loan: BDT 10,000, Outstanding loan:no.
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727971611.
Mother's Contact No.	:	No 01741313931
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:HAYATUNNESA :joined Grameen Bank since 08 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	HAMIM GORUR KHAMAR
Location	:	Mollapara,rajabari
Total Investment in BDT	:	BDT 5,20,000
Financing	:	Self BDT 4,70,000/-(from existing business) 90% Required Investment BDT 50,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 4000/-
Proposed Salary	:	BDT 4000/-
Size of house	:	50ft x 20ft= 1000 square ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪He has fourteen cow in his farm.▪After getting equity fund cow food be purchased.▪Daily milk production is 05 liters and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪The farm is own.▪ Agreed grace period is 3 months.

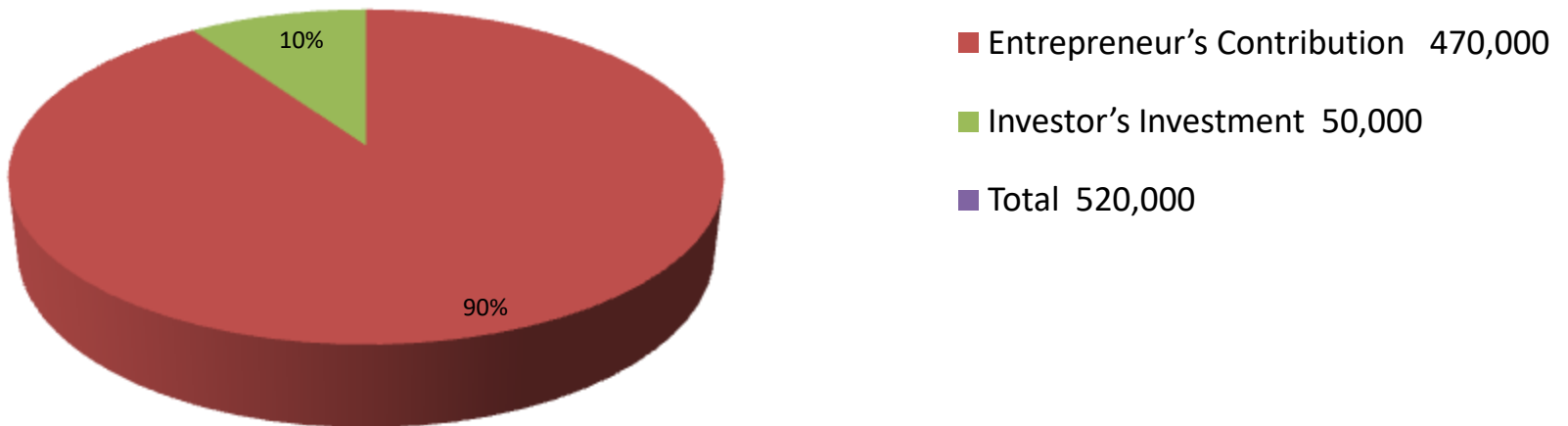
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	250	7,500	90000
Total Sales (A)	250	7,500	90000
Less. Variable Expense		0	
Milk sales	50	1,500	18000
Total variable Expense (B)	50	1,500	18000
Contribution Margin (CM) [C=(A-B)]	200	6,000	72000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Mobile Bill		300	3,600
Salary (self)		4000	48,000
Guard			0
Transportation		500	6,000
Entertainment		0	0
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		4,800	57,600
Net Profit (E) [C-D]		1,200	14,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Total cow	14		470000				470000
Feed of cow						50000	50000
Total			470000	0	0	50000	520000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
oil, rice, wheat, cosmetic etc.	350	10500	126000	132300	138915
Total Sales (A)	350	10500	126000	132300	138915
Less. Variable Expense		0	0	0	0
oil, rice, wheat, cosmetic etc.	50	1500	18000	18900	19845
Total variable Expense (B)	50	1500	18000	18900	19845
Contribution Margin (CM) [C=(A-B)]	300	9000	108000	113400	119070
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		300	3600	3600	3600
Salary (self)		4000	48000	48000	48000
Transportation		500	6000	6000	6000
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		4800	57700	57700	57700
Net Profit (E) [C-D]		4200	50300	55700	61370
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	50300	55700	61370
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		30300	66000
	Total Cash Inflow	100,300	86000	127370
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	30,300	66000	107370

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest







**SUPPORT
BLUE**



YOU MAY NEED A HERO ONE DAY

FAMILY PICTURE