

## Proposed NU Business Name :SAMIUL 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	:	<b>MD:SAMIUL ISLAM</b>
Age	:	01/01/1999 (18years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	no
No. of siblings:	:	2 Brothers,
Address	:	Vill: Sitlai.P/O: Sitlai, P.s.-poba, 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:KOHENUR BEGUM</b>
(iii) Father's name	:	<b>MD. SAHADOT HOSEN</b>
(iv) GB member's info	:	Branch: Damkura,pobaCentre #8(Female), Member ID: 2222/3, Group No: 05 Member since2014-till now(4Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 21938,, Outstanding loan:15170.
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Tea stall
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793334159.
Mother's Contact No.	:	01753572949
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST:KOHENUR BEGUM** :joined Grameen Bank since 04 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAMIUL GOGUR KHAMAR</b>
Location	:	Sitlai,damkura.
Total Investment in BDT	:	BDT 215000
Financing	:	Self BDT 165,000/-(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	:	30ft x 10ft= 300 square ft.
Security of the shop	:	-no
Implementation	:	<ul style="list-style-type: none"><li>▪After getting equity fund cow food be purchased.</li><li>▪Daily milk production is 05 liters and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪ Agreed grace period is 3 months.</li></ul>

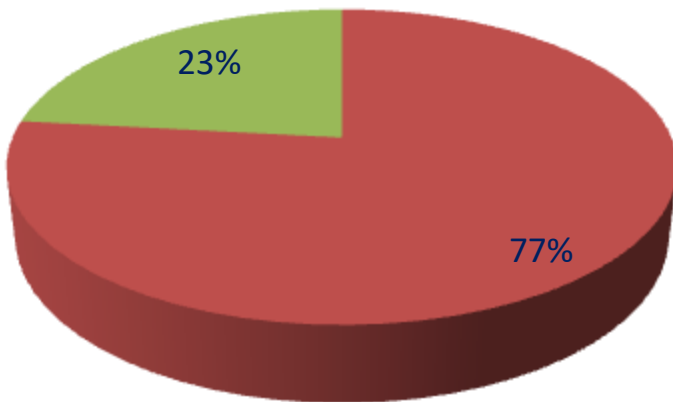
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sales	250	7,500	90000
<b>Total Sales (A)</b>	250	7,500	90000
<b>Less. Variable Expense</b>		0	
Milk sales	50	1,500	18000
<b>Total variable Expense (B)</b>	50	1,500	18000
<b>Contribution Margin (CM) [C=(A-B)]</b>	200	6,000	72000
<b>Less. Fixed Expense</b>			
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
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>		<b>1,200</b>	<b>14,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Total cow	3		165000				165000
cow						50000	50000
							215000
<b>Total</b>			<b>165000</b>			<b>50000</b>	

## Source of Finance



- Entrepreneur's Contribution 165,000
- Investor's Investment 50,000
- Total 215,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Milk sales	350	10500	126000	132300	138915
<b>Total Sales (A)</b>	350	10500	126000	132300	138915
<b>Less. Variable Expense</b>		0	0	0	0
Milk sales	50	1500	18000	18900	19845
<b>Total variable Expense (B)</b>	50	1500	18000	18900	19845
<b>Contribution Margin (CM) [C=(A-B)]</b>	300	9000	108000	113400	119070
<b>Less. Fixed Expense</b>					
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
<b>Total Fixed Cost</b>		4800	57700	57700	57700
<b>Net Profit (E) [C-D]</b>		4200	50300	55700	61370
<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	50300	55700	61370
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>30300</b>	<b>66000</b>
	<b>Total Cash Inflow</b>	<b>100,300</b>	<b>86000</b>	<b>127370</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>30,300</b>	<b>66000</b>	<b>107370</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest







