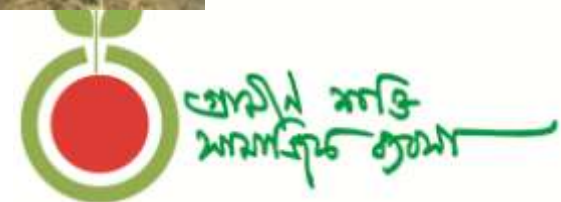


Proposed NU Business Name: ADARSHA GOBADI KHAMAR



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. IBRAHIM HOSSAIN
Age	:	12/06/1996(21Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2Brother2Sister
Address	:	Vill: Pirijpur,P.O:Pirijpur,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	:	MST. SAMSUNNAHAR
(iii) Father's name	:	MD. DELSHAD ALI
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #4(Female), Member ID:1207 , Group No:02 Member since:10/10/2011 First loan: BDT -15000
Further Information:		Existing Loan: BDT 55000, Outstanding loan:54230
(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	:	03years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01726602432
Father's Contact No.	:	01948735787
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.SAMSUNNAHAR joined Grameen Bank since 16 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ADARSHA GOBADI KHAMAR
Location	:	Pirijpur, Pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	BDT 116000/-
Financing	:	Self BDT 66000/-(from existing business) 57% Required Investment BDT 50,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 8ft= 80 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; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

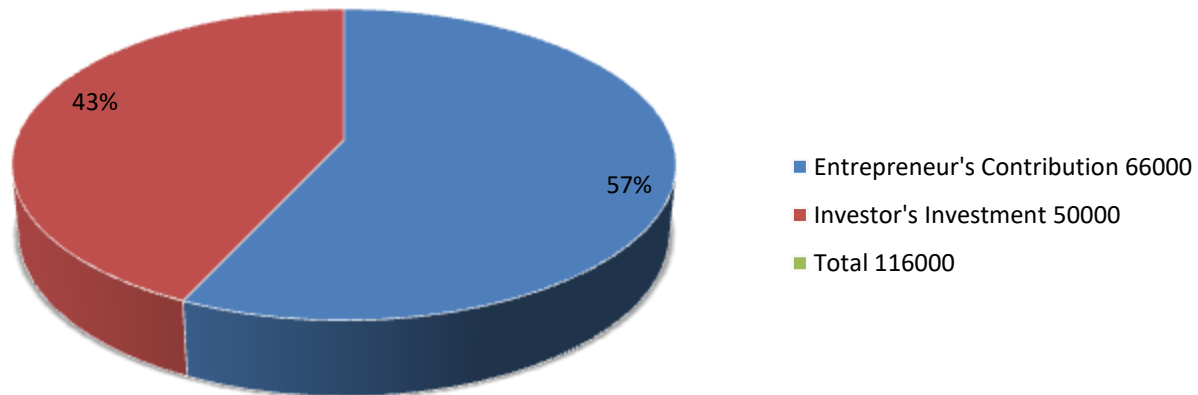
Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
Revenue(Sales)			
Cow Sales		102000	408000
Total Sales(A)		102000	408000
Less. Variable Expense			
Cow		66000	264000
Total Variable Expense (B)		66000	264000
Contribution Margin(CM) [C=(A-B)]		36000	144000
Less. Fixed Expense			
Rent	0	0	0
Electricity Bill	200	600	2400
Transportation	200	600	2400
Salary (self)	5000	15000	60000
Salary (staff)	0	0	0
Mobile Bill	100	300	1200
Food	2000	6000	24000
Medicine	0	0	0
Bank Charge	0	0	0
Total Fixed Cost (D)	7500	22500	90000
Net Profit (E) [C-D]		13500	54000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow(2)	66000	40000	106000
Food	0	10000	10000
	0	0	0
Total	66000	50000	116000

Source of Finance



Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Cow Sales	102000	204000	408000	428400	449820
Total Sales (A)	102000	204000	408000	428400	449820
Less. Variable Expense					
cow	66000	132000	264000	277200	291060
Total Variable Expense (B)	66000	132000	264000	277200	291060
Contribution Margin (CM) [C=(A-B)]	36000	72000	144000	151200	158760
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	600	1200	2400	2700	3000
Mobile Bill	600	1200	2400	2700	3000
Salary (self)	15000	30000	60000	60000	60000
Transportation	300	600	1200	1500	1800
Food	6000	12000	24000	24300	24600
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
Total Fixed Cost (D)	22500	45000	90000	91200	92400
Net Profit (E) [C-D]	13500	27000	54000	60000	66360

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	50000		
1.2	Net P[rofit	54000	60000	66360
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		34000	74000
	Total Cash Inflow	104000	94000	140360
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	34000	74000	120360

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Pirijpur,
Pirijpur,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest







