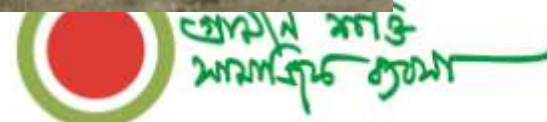


Proposed NU Business Name: CHAMPA GORU MOTATAJAKORON KHAMAR



Project identification and prepared by: Md. ROKON UDDIN,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. CHAMPA
Age	:	03-09-1975 (40 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	02 Brother
Address	:	Vill: Pathalia P.O: Mohanpur , P.S: Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. SHELINA BEGUM
(iii) Father's name	:	LATE. OMOR ALI
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 11 (Female), Member ID: 1262, Group No: 02 Member since: 1990-2004 (14 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 8,000 Outstanding loan: Paid/=
(v) Who pays GB loan installment	:	no
(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	:	6 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Pan Boroj,Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-165179
Mother's Contact No.	:	01724-773935
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHELINA BEGUM joined Grameen Bank since 14years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

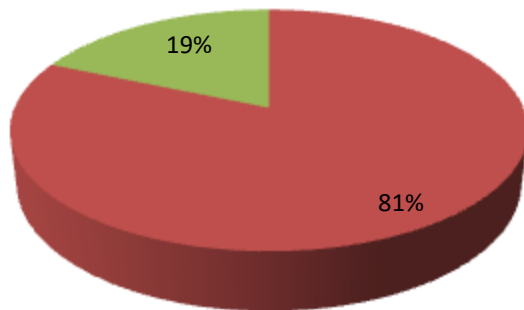
Business Name	:	CHAMPA GORU MOTATAJAKORON KHAMAR
Location	:	Pathalia, Mohanpur,Rajshahi
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 2,20,000/-(from existing business) 81% Required Investment BDT 50,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 Scft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Cow item. ▪Average 100% gain on sale. ▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪The shop is No Rent ▪Collects goods from Cidirhat, Rajshahi. ▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow Item		30,000	3,60,000
Total Sales (A)		30,000	3,60,000
Less. Variable Expense			
Cow Item		0	0
Total variable Expense (B)		0	0
Contribution Margin (CM) [C=(A-B)]		30,000	3,60,000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Medicine		400	4,800
Transportation		300	3,600
Food		9,000	1,08,000
Total fixed Cost (D)		15,000	1,80,000
Net Profit (E) [C-D]		15,000	1,80,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ox Cow	2	60000	1,20,000	1	50000	50,000	1,70,000
Gavi Goru	2	50000	1,00,000	-	-	-	1,00,000
Total	4		2,20,000	1		50,000	2,70,000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 50,000
- Total 270,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow Item		35,000	4,20,000	4,41,000	4,63,050
Total Sales (A)		35,000	4,20,000	4,41,000	4,63,050
Less. Variable Expense					
Cow Item		0	0	0	0
Total variable Expense (B)		0	0	0	0
Contribution Margin (CM) [C=(A-B)]		35,000	4,20,000	4,41,000	4,63,050
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		400	4,800	5,000	5,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		500	6,000	6,500	7,000
Medicine		500	6,000	6,500	7,000
Salary (staff)					
Food		10,000	1,20,000	1,22,000	1,25,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		16,500	1,98,000	2,01,200	2,05,200
Net Profit (E) [C-D]		18,500	2,22,000	2,39,800	2,57,850
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	2,22,000	2,39,800	2,57,850
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,02,000	4,21,800
	Total Cash Inflow	2,72,000	4,41,800	6,79,650
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	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	2,02,000	4,21,800	6,59,650

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest













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