

Proposed NU Business Name: RASEL GORU KHAMAR



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD . RASEL KOBIR
Age	:	22-10-1991 (25 Years)
Education, till to date	:	MSS
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 4 Sisters
Address	:	Vill: Nimpara , P.O: Nimpara ,P.S: Carghat , 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. RAHEJAN BEGUM
(iii) Father's name	:	MD. SAMSUL HOQUE
(iv) GB member's info	:	Branch: Nimpara , Carghat, Centre # 45(Female), Member ID: 2623/5, Group:06 Member since: 2001 to (16 Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nill
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01722-502097
Father's Contact No.	:	01734-408542
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAHEJAN BEGUM joined Grameen Bank since 16 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	:	RASEL GORU KHAMAR
Location	:	Nimpara , Nimpara , Carghat, Rajshahi .
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/-(from existing business)69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 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; milk.▪Daily milk production is 6 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪The farm is owned.▪Agreed grace period is 3 months.

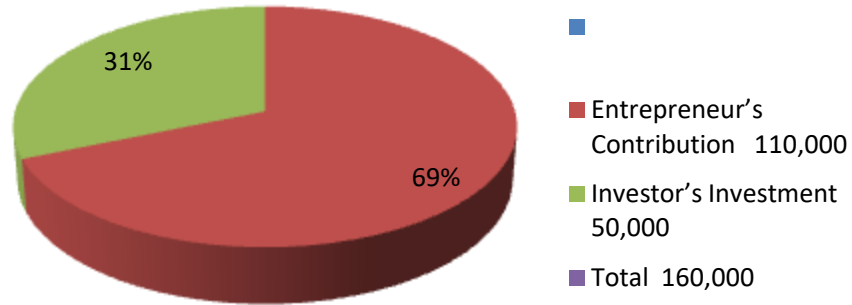
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity		200	2,400
Salary (self)		5,000	60,000
Straw, Bran, Medicine etc		2,000	24,000
Mobile Bill		200	2,400
Total fixed Cost (D)		7,400	88,800
Net Profit (E) [C-D]		1,600	19,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (1x70,000)	70,000	50,000	120,000
Calf(1x40,000)	40,000	-	40,000
Total	110,000	50,000	160,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
Total variable Expense (B)	-	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Electricity		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Straw, Bran, Medicine etc		3,200	38,400	40,320	42,336
Mobile Bill		200	2,400	2,400	2,400
Total Fixed Cost		8,600	103,200	105,120	107,136
Net Profit (E) [C-D]		3,400	40,800	46,080	51,624
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	40,800	46,080	51,624
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	20,800	26,080
	Total Cash Inflow	90,800	66,880	77,704
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	20,800	46,880	57,704

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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









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