

Proposed NU Business Name: MA BABA GORUR KHAMAR



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Project verified by: Md. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	TORIKUL
Age	:	25-05-1991 (26 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	3 Brother
Address	:	Vill: Bondan P.O: Kumun Bazar P.S: Gazipur Shadar Dist: Gazipur
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. AKLIMA BEGUM
(iii) Father's name	:	ABDUL BATEN
(iv) GB member's info	:	Branch : Bariya Gajipur Sadar Centre 02 (Female), Member ID: 1062 , Group No: 02 Member since:20-03-2005(12 years) First loan: BDT 50000
Further Information:		Existing loan: BDT 40,000, Outstanding Loan: 27680
(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.)	:	No
Business Experiences and Training Info	:	No experience in running business.07 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01686468737
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AKLIMA BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

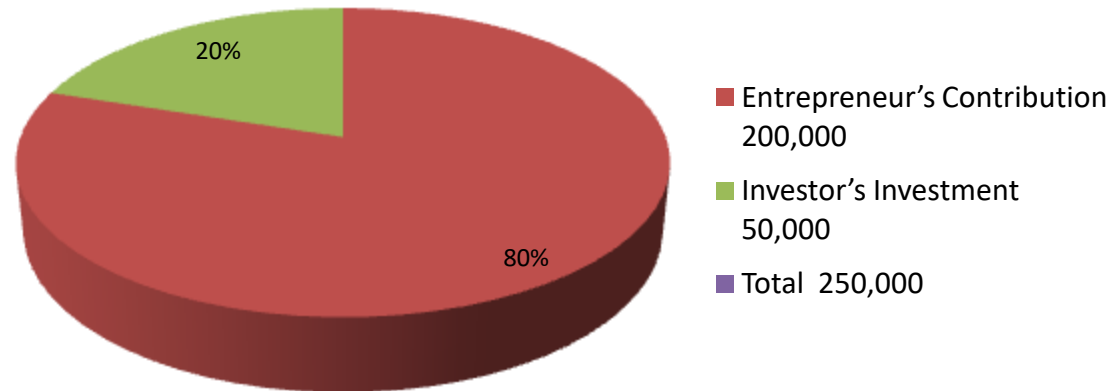
Business Name	:	MA BABA GORUR KHAMAR
Location	:	Bondan,Kumun Bazar,Gazipur Sadar,Gazipur .
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 25ft= 500square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Cow.▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The Farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	900	27000	324000
	0	0	0
Total Sales(A)	900	27000	324000
Less Variable Expense (B)			0
Cow	540	16200	194400
Total Variable Expense	540	16200	194400
Contribution Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent			0
Electric Bill		500	6000
Transportation			0
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Guard			0
Generator			0
Mobile Bill		500	6000
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow			200,000			50,000	250,000
			0			0	0
	0	0	200,000	0	0	50,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	1300	39000	468000	491400	515970
0	0	0	0	0	0
Total Sales(A)	1300	39000	468000	491400	515970
Less Variable Expense (B)					
Straw, Bran, Medicine etc	780	23400	280800	294840	309582
Total Variable Expense	780	23400	280800	294840	309582
Contributon Margin (CM) [C=(A-B)]	520	15600	187200	196560	206388
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6000	72000	72400	72800
Net Profit (E)= [C-D]		9600	115200	120960	127008
Investment Pay Back			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	115,200	120960	127008
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		95200	196160
	Total Cash Inflow	165,200	216,160	323,168
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	95,200	196,160	303,168

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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

Pictures







FAMILY PICTURE

