

Proposed NU Business Name: NUREFA DUGDHO KHAMAR



Project identification and prepared by: MD. RABIUL ISLAM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. UZZOL ALI
Age	:	01/01/1995(22Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	13Brother 3 Sister
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. NUREFA KHATUN
(iii) Father's name	:	MD. HEDAYETUL ISLAM
(iv) GB member's info	:	Branch: Matikata,godagari,Centre #5(Female), Member ID:9071 , Group No:11 Member since:21/01/2014 First loan: BDT -7000
Further Information:		Existing Loan: BDT 5000, Outstanding loan:5000
(v) Who pays GB loan installment	:	Brother
(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	:	05years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01787881215
Father's Contact No.	:	01767424880
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NUREFA KHATUN joined Grameen Bank since 03 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	NUREFA DUGDHO KHAMAR
Location	:	Pirijpur, Pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	BDT 130000/-
Financing	:	Self BDT 80000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	4000/=
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.

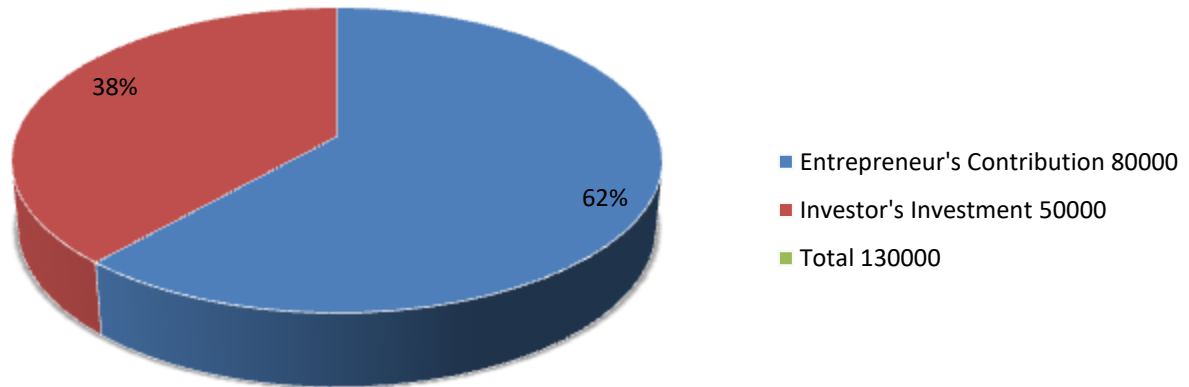
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sales Of Milk	300	9000	108000
Total Sales (A)	300	9000	108000
Less. Variable Expense			
Sales Of Milk	0	0	0
Total Variable Expense (B)	0	0	0
Contribution Margin(CM) [C=(A-B)]	1500	9000	108000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2400
Mobile Bill		100	1200
Salary (self)		4000	48000
Salary (staff)		0	0
Transportation		200	2400
Food/other		2000	24000
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)		6500	78000
Net Profit (E) [C-D]		2500	30000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	80000	40000	120000
Food	0	10000	10000
	0	0	0
Total	80000	50000	130000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Sales Of Milk		9000	108000	113400	119070
Total Sales (A)		9000	108000	113400	119070
Less. Variable Expense					
Sales Of Milk		0	0	0	0
Total Variable Expense (B)		0	0	0	0
Contribution Margin (CM) [C=(A-B)]		9000	108000	113400	119070
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		200	2400	2700	3000
Mobile Bill		100	1200	1500	1800
Salary (self)		4000	48000	48000	48000
Salary (staff)		0	0	0	0
Transportation		200	2400	2700	3000
Food		2000	24000	24000	24000
Medicine		0	0	0	0
Bank Charge		0	0	0	0
Total Fixed Cost (D)		6500	78000	78900	79800
Net Profit (E) [C-D]		2500	30000	34500	39270
Investment Payback			20000	20000	20000

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 Profit	30000	34500	39270
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		10000	24500
	Total Cash Inflow	80000	44500	63770
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	10000	24500	43770

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05Years
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







