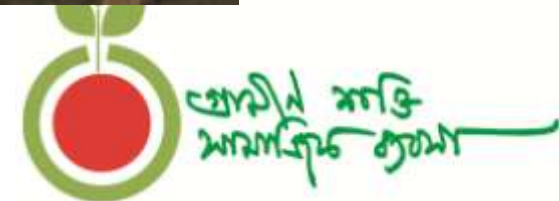


Proposed NU Business Name: **SABLU GORUR KHAMAR**



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

Project verified by: Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SABLU
Age	:	05-03-1984(33 Years)
Education, till to date	:	Class -5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brother & 2 Sister
Address	:	Vill: Baludiar, P.O: Sholuya, 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	:	MOST. FATEMA
(iii) Father's name	:	LATE . BERAJ
(iv) GB member's info	:	Branch: Nimpara, Carghat ,Centre # 65 (Female), Member ID: 5177/4, Group No: 03 Member since: 2002 to (15 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 4,000/-, Outstanding loan: 2,240
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-973270
Wife 's Contact No.	:	01883-482683
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. FATEMA joined Grameen Bank since 15 years ago. At first She took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SABLU GORUR KHAMAR
Location	:	Baludiar ,Sholuya , Carghat , Rajshahi.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 10 ft = 80 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two ox & Pulte in his farm▪The business is operating by entrepreneur himself. Existing no employee.▪The farm is owned.▪Collects goods from Nondongasi .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Ox	60,000	240,000
Total Sales (A)	60,000	240,000
Less. Variable Expense		
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	60,000	240,000
Less. Fixed Expense		
Electricity Bill	600	2,400
Salary (self)	15,000	60,000
Straw, Bran, Medicine etc	6,000	24,000
Mobile Bill	600	2,400
Total fixed Cost (D)	22,200	88,800
Net Profit (E) [C-D]	37,800	151,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x35,000)	70,000	40,000	110,000
Cow feed	-	10,000	10,000
Total	70,000	50,000	120,000

Source of Finance

Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Ox	80,000	320,000	336,000	352,800
Total Sales (A)	80,000	320,000	336,000	352,800
Less. Variable Expense				
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	80,000	320,000	336,000	352,800
Less. Fixed Expense				
Electricity Bill	600	2,400	2,400	2,400
Salary (self)	15,000	60,000	60,000	60,000
Straw, Bran, Medicine etc	9,000	36,000	37,800	39,690
Mobile Bill	600	2,400	2,400	2,400
Total Fixed Cost	25,200	100,800	102,600	104,490
Net Profit (E) [C-D]	54,800	219,200	233,400	248,310
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	219,200	233,400	248,310
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	199,200	213,400
	Total Cash Inflow	269,200	432,600	461,710
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	199,200	412,600	441,710

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest









