

## Proposed NU Business Name: GOROR KAMAR.



Project identification and prepared by: Md. Sohel Mia,  
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.EASIN.</b>
Age	:	05/10/1986(30 Years)
Education, till to date	:	CLASS TEN.
Marital status	:	Married
Children	:	2 SONS.
No. of siblings:	:	3 Brothers. 4 sister.
Address	:	Vill: Dangirpara , P.O: Haigodagari, P.S:paba, 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	:	<b>MST. VANU BEGUM.</b>
(iii) Father's name	:	<b>MD.ABDUL KALAM</b>
(iv) GB member's info	:	Branch: parila paba, Centre # 31(Female), Member ID: 2666, Group No: 03 Member since:15/10/2012 to 2016 till. ( 4 Years.) First loan: BDT10,000/=
Further Information:		Existing Loan: BDT 7000. Outstanding loan:No.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Furniture Business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925195636.
Mother's Contact No.	:	01790065982.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. VANU BEGUM** joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

# Proposed Nobin Udyokta Business Info

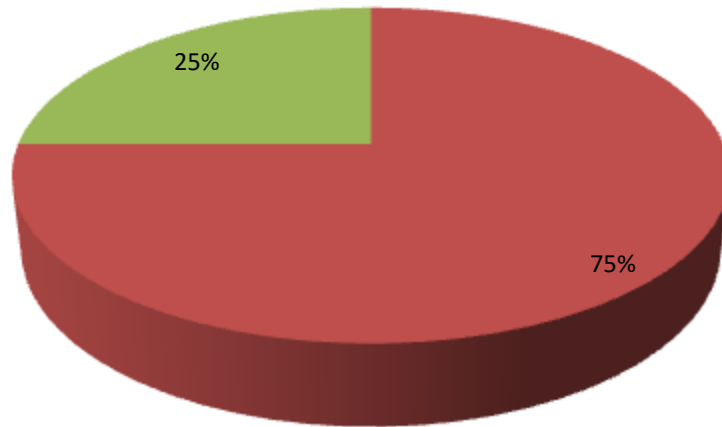
Business Name	:	GOROR KAMAR.
Location	:	Dangirpara .
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/-(from existing business) 20% Required Investment BDT 50000/-(as equity)80%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft.
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cow.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>3 Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Cow sales		185000	740000
<b>Total Sales (A)</b>		185000	740000
<b>Less. Variable Expense</b>			
Cow sales		165000	660000
<b>Total variable Expense (B)</b>		165000	660000
<b>Contribution Margin (CM) [C=(A-B)]</b>		20000	80000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		900	3600
Mobile Bill		600	2400
Salary (self)		12000	48,000
Guard			0
Transportation		200	2400
Entertainment		300	1200
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>14400</b>	<b>57600</b>
<b>Net Profit (E) [C-D]</b>		<b>5600</b>	<b>22400</b>

# Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	150,000		150,000
Feed and calf of cow purches.		50000	50000
	150,000	50,000	200,000

## Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 50,000

■ Total 200,000

Financial Projection (BDT)					
Particular	Daily	3 Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales		195000	780000	819000	859950
<b>Total Sales (A)</b>		195000	780000	819000	859950
Less. Variable Expense					
Cow sales		165000	660000	693000	727650
<b>Total variable Expense (B)</b>		165000	660000	693000	727650
<b>Contribution Margin (CM) [C=(A-B)</b>		30000	120000	126000	132300
Less. Fixed Expense					
Rent					
Electricity Bill		900	3600	3600	3600
Mobile Bill		600	2400	2400	2400
Salary (self)		12000	48,000	48000	48000
Transportation		200	2400	2400	2400
Entertainment		300	1200	1200	1200
Salary (staff)					
Security Gard		0	0		
Bank service Charge					
<b>Total Fixed Cost</b>		14400	57600	57600	57600
<b>Net Profit (E) [C-D)</b>		15600	62400	68400	74700
<b>Investment Payback</b>			20000	20000	20000



# Cash flow projection on business plan (rec. & Pay

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	62400	68400	74700
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>42400</b>	<b>90800</b>
	<b>Total Cash Inflow</b>	<b>112,400</b>	<b>110800</b>	<b>165500</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>42,400</b>	<b>90800</b>	<b>145500</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; -dangirpara .  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





























# FAMILY PICTURE