

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



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Project verified by: Abdul Mannan Talukder



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

Name	:	<b>MD. MUKUL ALI</b>
Age	:	07-01-1990( 27 Years)
Education, till to date	:	Class -5
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Gobindonogor , P.O: Dhopapara , P.S: Puthia , 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>MOST. AKLIMA BEGUM</b>
(iii) Father's name	:	<b>MD. SABER UDDIN MONDOL</b>
(iv) GB member's info	:	Branch: Zeupara ,Puthia ,Centre # 30(Female), Member ID: 3443/1, Group No: 02 Member since: 2009 to (08 Years) First loan: BDT 8,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: 11,435
(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	:	08 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.	:	01790-239569
Wife 's Contact No.	:	01796-892353
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. AKLIMA BEGUM** joined Grameen Bank since 08 years ago. At first She took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MUKUL GORUR KHAMAR</b>
Location	:	Gobindronogor , Dhopapara , Puthia , Rajshahi.
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has two ox in his farm</li><li>▪The business is operating by entrepreneur himself. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Local market .</li><li>▪Agreed grace period is 3 months.</li></ul>

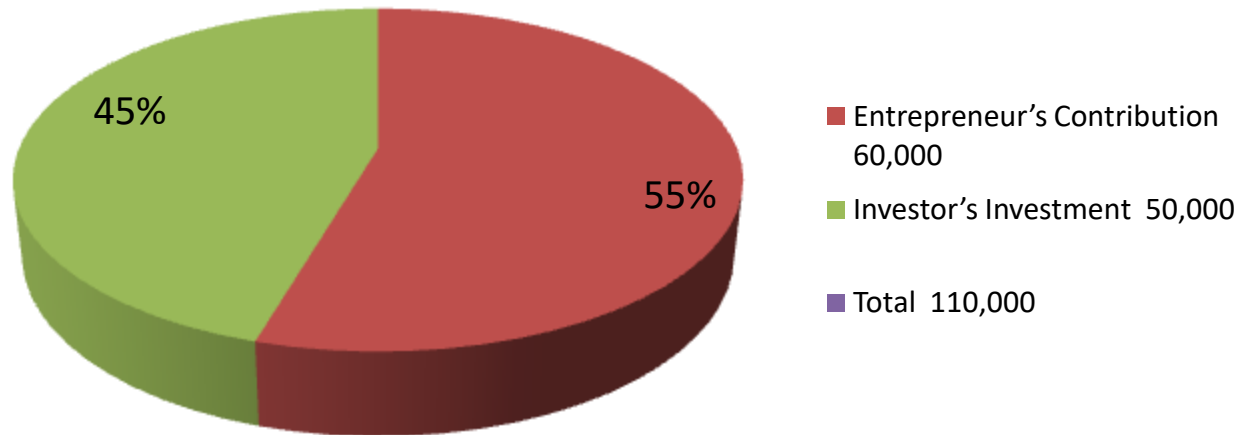
## Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Ox	<b>60,000</b>	<b>240,000</b>
<b>Total Sales (A)</b>	<b>60,000</b>	<b>240,000</b>
<b>Less. Variable Expense</b>		
<b>Total variable Expense (B)</b>		
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>60,000</b>	<b>240,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	300	1,200
Transportation	600	2,400
Salary (self)	15,000	60,000
Straw, Bran, Medicine etc	6,000	24,000
Mobile Bill	600	2,400
<b>Total fixed Cost (D)</b>	<b>22,500</b>	<b>90,000</b>
<b>Net Profit (E) [C-D]</b>	<b>37,500</b>	<b>150,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x30,000)	60,000	40,000	100,000
Feed	0	10,000	10,000
<b>Total</b>	<b>60,000</b>	<b>50,000</b>	<b>110,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>				
Ox	80,000	320,000	336,000	352,800
<b>Total Sales (A)</b>	<b>80,000</b>	<b>320,000</b>	<b>336,000</b>	<b>352,800</b>
<b>Less. Variable Expense</b>				
<b>Total variable Expense (B)</b>				
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>80,000</b>	<b>320,000</b>	<b>336,000</b>	<b>352,800</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	300	1,200	1,200	1,200
Transportation	600	2,400	2,400	2,400
Salary (self)	15,000	60,000	60,000	60,000
Straw, Bran, Medicine etc	6,000	24,000	24,000	24,000
Mobile Bill	900	3,600	3,780	3,969
<b>Total Fixed Cost</b>	<b>22,800</b>	<b>91,200</b>	<b>91,380</b>	<b>91,569</b>
<b>Net Profit (E) [C-D]</b>	<b>57,200</b>	<b>228,800</b>	<b>244,620</b>	<b>261,231</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	228,800	244,620	261,231
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	208,800	224,620
	<b>Total Cash Inflow</b>	<b>278,800</b>	<b>453,420</b>	<b>485,851</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>208,800</b>	<b>433,420</b>	<b>465,851</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures





