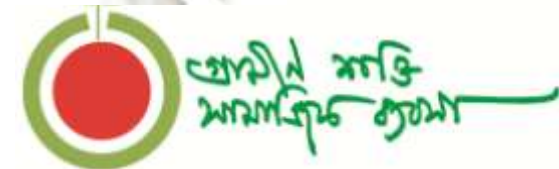


Proposed NU Business Name: RUMI GORU KHAMAR



Project identification and prepared by: Mr. Kabir
RaksamTahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD.SHAHIDUL ISLAM
Age	:	03-06-1987(30 Year)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	1 SON & 1 Daughter
No. of siblings:	:	2 Brother & 1Sister
Address	:	Vill: Daspara,P.O: Kamarbari P.S: bagmara, 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. SOHIDA BIBI
(iii) Father's name	:	MD. A. ROSHID
(iv) GB member's info	:	Branch: Maria, Centre # 20(Female), Member ID: 2063/2, Group No:02 Member since:11-07-2013 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 12440
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Furniture
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01770847823
Father's Contact No.	:	01767217711
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOHIDA BIBI joined Grameen Bank since 04 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	RUMI GORU KHAMAR
Location	:	Daspara, Kamarbari, bagmara,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	:	5000/=
Size of shop	:	10ft x 10ft= 100 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.

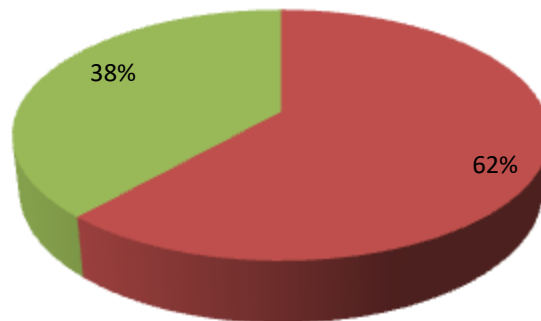
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow sales		23,333	279996
Total Sales (A)		23,333	279996
Less. Variable Expense		0	
sales of product		10,000	120000
Total variable Expense (B)		10,000	120000
Contribution Margin (CM) [C=(A-B)]		13,333	159996
Less. Fixed Expense			
Rent			0
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		200	2,400
food		1300	15,600
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		6,333	75,996

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	2	40000	80000	2	25000	50000	50,000
						0	0
Total	2	40000	80000		25000	50000	50000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales		23333	279996	293996	308696
Total Sales (A)		23333	279996	293996	308696
Less. Variable Expense		0	0	0	0
		10000	120000	126000	132300
Total variable Expense (B)		10000	120000	126000	132300
Contribution Margin (CM) [C=(A-B)		13333	159996	167996	176396
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		300	3600	3800	4000
Mobile Bill		200	2400	2800	3000
Salary (self)		5000	60000	60000	60000
Transportation		200	2400	2800	3000
Entertainment		0	0	0	0
Salary (staff)		0	0	0	0
food		1300	15600	16000	17000
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	85500	87100
Net Profit (E) [C-D)		6333	75896	82496	89296
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	84100	85500	87100
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		64100	129600
	Total Cash Inflow	134100	149600	216700
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	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	64100	129600	196700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Daspara,kamarbari,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest





Family picture

