

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



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MITHU
Age	:	21/03/1987(30Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Sister
Address	:	Vill: Pirijpur,P.O:PirijpurP.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. RUMESA KHATUN
(iii) Father's name	:	MD. KAJIMIDDIN
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #04(Female), Member ID: 1209/1, Group No:02 Member since:05/11/2012 First loan: BDT -5000
Further Information:		Existing Loan: BDT 35000, Outstanding loan:28070
(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	:	02years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Contractor's Side Looking
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01770314266
Father's Contact No.	:	01816221968
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RUMESA KHATUN joined Grameen Bank since 05 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

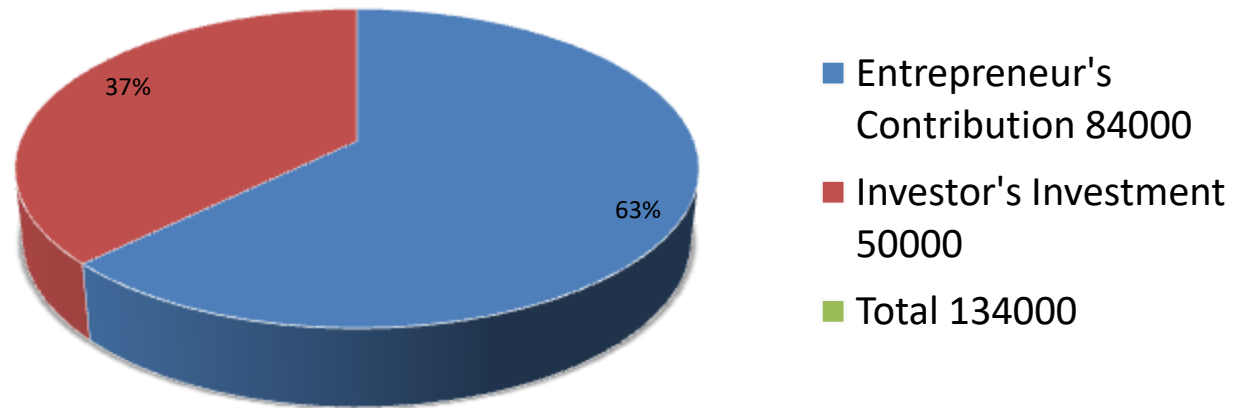
Business Name	:	MA GORUR KHAMAR
Location	:	Pirijpur, Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 134000/-
Financing	:	Self BDT 84000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
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	Monthly	3Monthly	Yearly
Revenue(Sales)			
Cow Sales		120000	480000
Total Sales(A)		120000	480000
Less. Variable Expense			
Cow		84000	336000
Total Variable Expense (B)		84000	336000
Contribution Margin(CM) [C=(A-B)]		36000	144000
Less. Fixed Expense			
Rent	0	0	0
Electricity Bill	0	0	0
Transportation	300	900	3600
Salary (self)	5000	15000	60000
Salary (staff)	0	0	0
Mobile Bill	200	600	2400
Food	2000	6000	24000
Medicine	0	0	0
Bank Charge	0	0	0
Total Fixed Cost (D)	7500	22500	90000
Net Profit (E) [C-D]		13500	54000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Cow	84000	40000	124000
Food	0	10000	10000
	0	0	0
Total	84000	50000	134000

Source of Finance



Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Cow Sales	120000	240000	480000	504000	529200
Total Sales (A)	120000	240000	480000	504000	529200
Less. Variable Expense					
cow	84000	168000	336000	352800	370440
Total Variable Expense (B)	84000	168000	336000	352800	370440
Contribution Margin (CM) [C=(A-B)]	36000	72000	144000	151200	158760
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	0	0	0	300	600
Transportation	900	1800	3600	3900	4200
Salary (self)	15000	30000	60000	60000	60000
Salary (staff)	0	0	0	0	0
Mobile Bill	600	1200	2400	2400	2400
Food	6000	12000	24000	24300	24600
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
Total Fixed Cost (D)	22500	45000	90000	90900	91800
Net Profit (E) [C-D]	13500	27000	54000	60300	66960
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 P[rofit	54000	60300	66960
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		34000	74300
	Total Cash Inflow	104000	94300	141260
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	34000	74300	121260

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02Years
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







Family picture

