

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



Project identification and prepared by: Monoj kumar sarkar, BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. MANIK ALI</b>
Age	:	06-07-1984(33 Years)
Education, till to date	:	Class-V
Marital status	:	Married
Children	:	02 Daughter & 01 Son
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill.Khanpur, P.O: Pansi Para, P.S: Bagha, 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.KOHINUR BEGUM</b>
(iii) Fathers name	:	<b>MD.MAJDAR ALI</b>
(iv) GB member's info	:	Branch:Dur Duria Lalpur, Centre # 39/m (Female), Member ID:4290, Group No: 08 Member since: 25-05-2010 to 10-02-14 New 10-10-16(06Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT-14,000, Outstanding loan: 8,764
(v) Who pays GB loan installment	:	Fathers
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01705-993757
Family Contact No.	:	01774-079173
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.KOHINUR BEGUM** joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

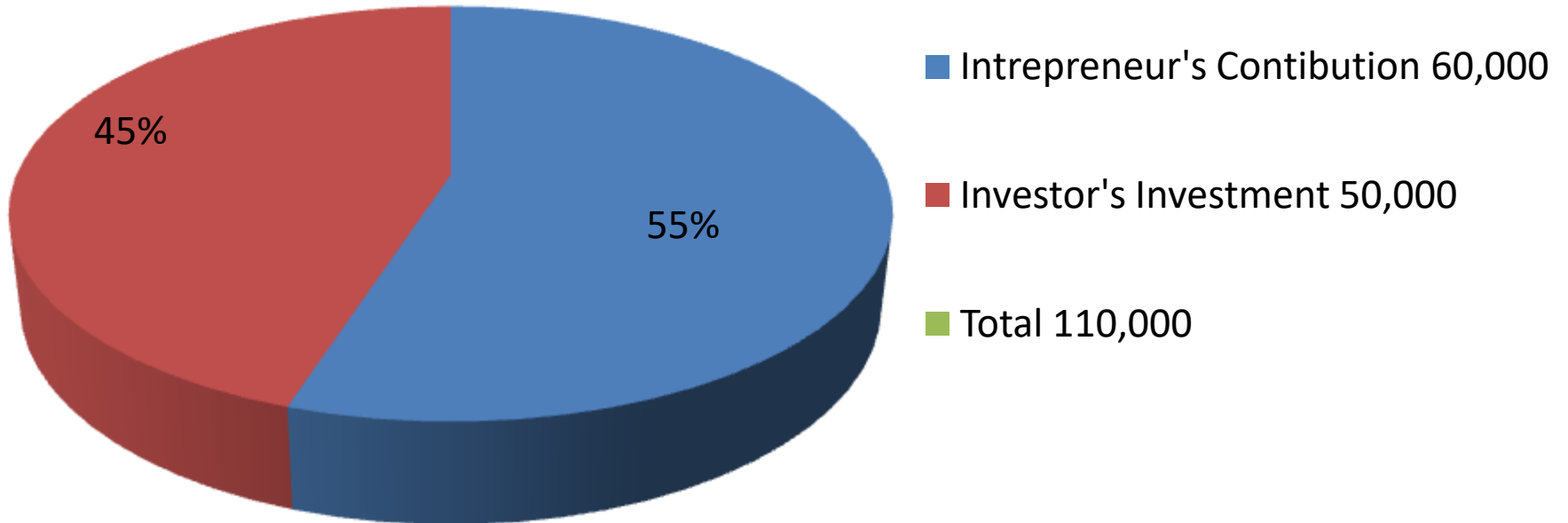
Business Name	:	<b>MAYA GORUR KHAMAR</b>
Location	:	Khanpur,Bagha,Rajshahi .
Total Investment in BDT	:	BDT-110,000/-
Financing	:	Self BDT 60,000/-(from existing business)55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Ox Sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees.</li> <li>▪The farm is own.</li> <li>▪Agreed grace period is 3 months.</li> <li>▪Average 50% gain on sale.</li> </ul>

<b>Revenue (sales)</b>			
Ox Sale		110,000	220,000
<b>Total Sales (A)</b>		110,000	220,000
<b>Less. Variable Expense</b>			
Ox Sale		55,000	110,000
<b>Total variable Expense (B)</b>		55,000	110,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		55,000	110,000
<b>Less. Fixed Expense</b>			
Food		12,000	24,000
Electricity bill		0	0
Transportation		1,200	2,400
Salary (self)		18,000	36,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		1,200	2,400
<b>Total fixed Cost (D)</b>		<b>33,000</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>22,000</b>	<b>44,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x30,000)	60,000	40,000	100,000
Food	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	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Ox sale		120,000	240,000	252,000	264,600
<b>Total Sales (A)</b>		120,000	240,000	252,000	264,600
<b>Less. Variable Expense</b>					
Ox sale		60,000	120,000	126,000	132,300
<b>Total variable Expense (B)</b>		60,000	120,000	126,000	132,300
<b>Contribution Margin (CM) [C=(A-B)]</b>		60,000	120,000	126,000	132,300
<b>Less. Fixed Expense</b>					
Food		12,000	24,000	25,000	26,000
Electricity bill		0	0	0	0
Transportation		1,200	2,400	2,500	2,600
Salary (self)		18,000	36,000	36,000	36,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		1,200	2,400	2,500	2,600
<b>Total Fixed Cost</b>		<b>33,000</b>	<b>66,000</b>	<b>67,300</b>	<b>68,600</b>
<b>Net Profit (E) [C-D]</b>		<b>27,000</b>	<b>54,000</b>	<b>58,700</b>	<b>63,700</b>



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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>54,000</b>	<b>58,700</b>	<b>63,700</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		34,000	72,700
	<b>Total Cash Inflow</b>	<b>104,000</b>	<b>92,700</b>	<b>136,400</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>34,000</b>	<b>72,700</b>	<b>116,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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  
Fire  
Political unrest

Pictures





# Family picture

