

Proposed NU Business Name: **KARIM GORU KHAMAR**



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	AMINUL KARIM
Age	:	20-09-1985(33 Years)
Education, till to date	:	Class-Eight
Marital status	:	Married
Children	:	1 Son,3 Daughters
No. of siblings:	:	02 Sisters, 02 Brothers
Address	:	Vill:Citholia, P.O:Solia, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE MONOWARA BEGUM
(iii) Father's name	:	LATE MOZAL HAQUE
(iv) GB member's info	:	Branch: Porshuram, Centre # 27(Female), Member ID:5325, Group No: 05 Member since: 10-05-2005-2010 (5 years) First loan: BDT 6,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: Nill
(v) Who pays GB loan installment	:	No
(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	:	09 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01850-846667
Mother's Contact No.	:	01812-079448
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA joined Grameen Bank since 12 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

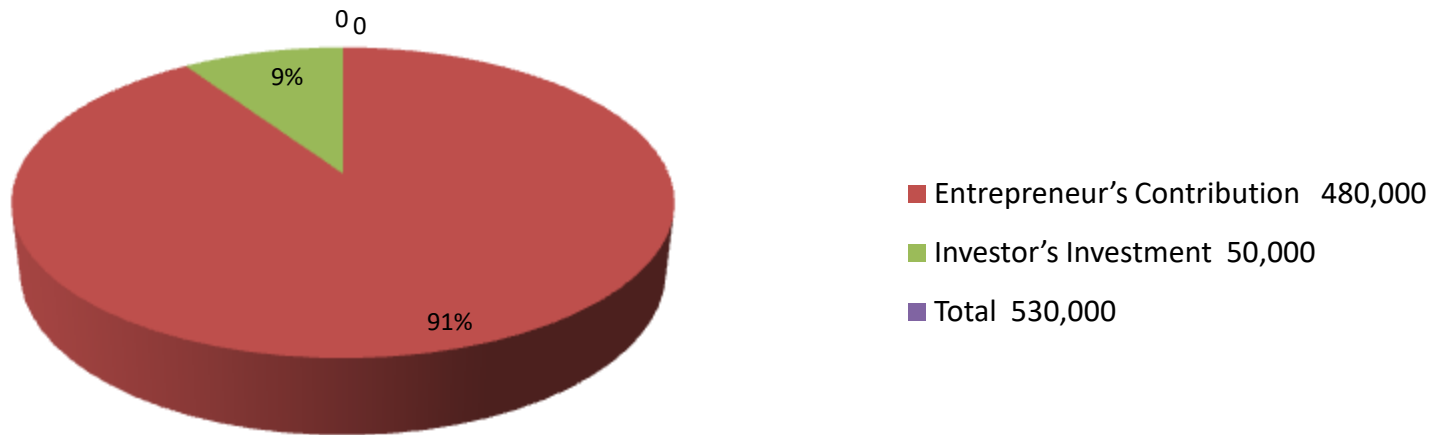
Business Name	:	KARIM GORU KHAMAR
Location	:	Citholia ,Porshuram,Feni.
Total Investment in BDT	:	BDT 5,30,000/-
Financing	:	Self BDT 4,80,000(from existing business) 91% Required Investment BDT,50,000(as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 30 ft. = 600square ft
Security of the shop	:	0,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Cow ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 1 employee. ▪He is doing his business in won place. ▪Collects goods from Parshuram. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
milk	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
milk	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		0	0
Electric Bill		150	1800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		10750	129000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	480,000	50,000	530,000
			0
			0
			0
		0	0
		0	0
		0	0
		0	0
	0		0
			0
Total	480,000	50,000	530,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
milk	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		150	1800	2100	2400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		10750	129000	129580	130169
Net Profit (E)= [C-D]		5000	60000	63000	66150
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	60,000	63000	66150
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		40000	83000
	Total Cash Inflow	110,000	103,000	149,150
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	40,000	83,000	129,150

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Citholia, Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

