

Proposed NU Business Name: SAFOLLO KAMAR



Project identification and prepared by: Md Saiduzzaman sadhin,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SALEM REZA
Age	:	10/12/1987(30 Years)
Education, till to date	:	<i>Viii</i>
Marital status	:	Married
Children	:	1 Doughter.
No. of siblings:	:	4 brothers, 1sister.
Address	:	Vill:Bayjora , P.O: Darusa, P.S:poba, 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. NAZMA BEGUM.
(iii) Father's name	:	MD. ABDUL MOJID.
(iv) GB member's info	:	Branch: Hujuripara, poba, Centre # 49(Female), Member ID: 5784/2, Group No: 03 Member since:06/06/2017 -runing(10 years) First loan: BDT 2,000/=
Further Information:		Existing Loan: BDT 30,000/= . Outstanding loan:,19940/=.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-308369.
Mother's Contact No.	:	01774-788231
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.NAZMA BEGUM. joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAFOLLO KAMAR
Location	:	Bajora,Darusa.
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 120,000/-(from existing business) 71% Required Investment BDT 50000/-(as equity)29%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25*10=250 squre ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing like milk and cow sales.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.

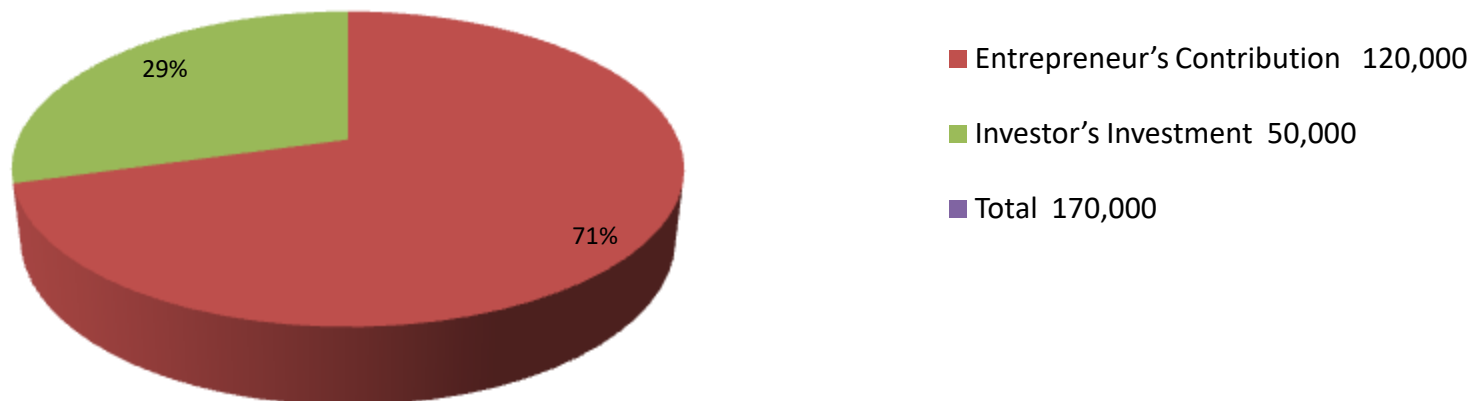
Existing Business (BDT)

Particular	Daily	3 Monthly	Yearly
Revenue (sales)			
Cow sales		160000	640000
Total Sales (A)		160000	640000
Less. Variable Expense			
Cow sales		140000	560000
Total variable Expense (B)		140000	560000
Contribution Margin (CM) [C=(A-B)]		20000	80000
Less. Fixed Expense			
Rent			
Electricity Bill		900	3600
Mobile Bill		900	3600
Salary (self)		12000	48000
Guard			
Transportation			
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		13800	55200
Net Profit (E) [C-D]		6200	24800

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	120000		120000
Cow purchess		50000	50000
total	120000	50,000	170000

Source of Finance



Financial Projection (BDT)

Particular	Daily	3 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales		165000	660000	693000	727650
Total Sales (A)		165000	660000	693000	727650
Less. Variable Expense					
Cow sales		140000	560000	588000	617400
Total variable Expense (B)		140000	560000	588000	617400
Contribution Margin (CM) [C=(A-B)]		25000	100000	105000	110250
Less. Fixed Expense					
Rent					
Electricity Bill		900	3600	3600	3600
Mobile Bill		900	3600	3600	3600
Salary (self)		12000	48000	48000	48000
Transportation					
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge					
Total Fixed Cost		13800	55200	55200	55200
Net Profit (E) [C-D]		11200	44800	49800	55050
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	50,000		
1.2	Net Profit	44800	49800	55050
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		24800	54600
	Total Cash Inflow	94,800	74600	109650
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	70,000	20000	20000
3	Net Cash Surplus	24,800	54600	89650

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of kamar; -
bayjora,kornohar,darosa.
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

