

## Proposed NU Business Name: **SHAJAN GORU KHAMAR**



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

Project verified by: MD. Abdul Mannan Talukder



Name	:	<b>MD. SHAHAJAN ALI</b>
Age	:	26-06-1983(34Year)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	1 son & 2 daughter
No. of siblings:	:	1 Brother & 2 sister
Address	:	Vill: Kamarbari,P.O: jatragachi P.S: Bagmara,Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	<b>MST. HASINA BIBI</b>
(iii) Father's name	:	<b>MD.SAIDUR RAHMAN</b>
(iv) GB member's info	:	Branch: Maria, Centre # 47(Female), Member ID: 5185/6, Group No:06 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 18,000, Outstanding loan: 15608
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Van gari chalai
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01723807264
Father's Contact No.	:	01715931795
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. HASINA BIBI** joined Grameen Bank since 10 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	:	<b>SHHAJAN GORU KHAMAR</b>
Location	:	Kamarbari,kamarbari, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 170,000
Financing	:	Self BDT 120,000-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15 x 10ft= 150 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; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

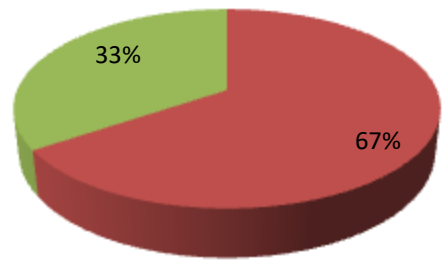
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
cow sales		30,000	360000
<b>Total Sales (A)</b>		30,000	360000
<b>Less. Variable Expense</b>		0	
product of sales		15,000	180000
<b>Total variable Expense (B)</b>		15,000	180000
<b>Contribution Margin (CM) [C=(A-B)]</b>		15,000	180000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill		300	3600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		200	2400
food		1300	15,600
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,000</b>	<b>96,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
cow	2	60,000	120,000	2	25000	50000	50,000
<b>Total</b>	<b>2</b>	<b>60000</b>	<b>120000</b>		<b>25000</b>	<b>50000</b>	<b>50000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
cow sales		30000	360000	378000	396900
<b>Total Sales (A)</b>		30000	360000	378000	396900
<b>Less. Variable Expense</b>		0	0	0	0
sales of product		15000	180000	189000	198450
<b>Total variable Expense (B)</b>		15000	180000	189000	198450
<b>Contribution Margin (CM) [C=(A-B)</b>		15000	180000	189000	198450
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		300	3600	3800	4000
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		200	2400	2800	3000
Entertainment					
Salary (staff)					
food		1300	15600	17000	18000
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		7000	84100	86100	87500
<b>Net Profit (E) [C-D)</b>		8000	95900	102900	110950
<b>Investment Payback</b>			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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	95900	102900	110950
1.3	Depreciation (Non cash item)			-
1.4	Opening Balance of Cash Surplus		<b>75900</b>	<b>158800</b>
	<b>Total Cash Inflow</b>	<b>145900</b>	<b>178800</b>	269750
<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	20000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	20000
<b>3</b>	<b>Net Cash Surplus</b>	<b>75900</b>	<b>158800</b>	<b>249750</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 kamarbari,kamarbari  
Bagmara,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# Family picture

