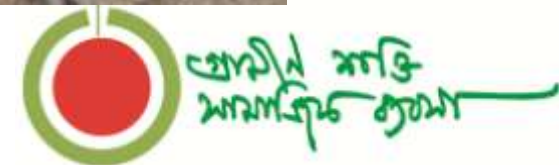


Proposed NU Business Name: SUMAIA GORUR KHAMAR



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

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Name	:	MD.ASHRAFUL ISLAM
Age	:	02-02-1983(34Year)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	1 son & 1 daughter
No. of siblings:	:	1 Brother & 2 sister
Address	:	Vill: Daspara,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	:	MST. ZOHURA BIBI
(iii) Father's name	:	MD. A.AZIZ MONDL
(iv) GB member's info	:	Branch: Maria, Centre # 20(Female), Member ID: 1757/3, Group No:05 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 6040
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Sobji bebsa
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01770364813
Father's Contact No.	:	01723891897
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.ZOHURA 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	:	SUMAIA GORUR KHAMAR
Location	:	Daspara,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	:	10 x 10ft= 100 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.

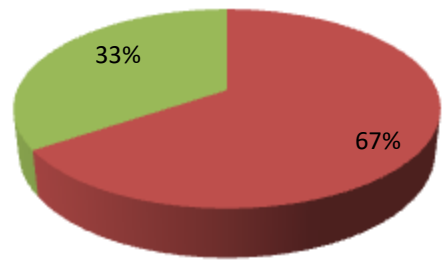
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
cow sales		30,000	360000
Total Sales (A)		30,000	360000
Less. Variable Expense		0	
product of sales		15,000	180000
Total variable Expense (B)		15,000	180000
Contribution Margin (CM) [C=(A-B)]		15,000	180000
Less. Fixed Expense			
Rent			0
Electricity Bill			
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		300	3600
food		1500	18,000
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

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
Total	2	60000	120000		25000	50000	50000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
cow sales		30000	360000	378000	396900
Total Sales (A)		30000	360000	378000	396900
Less. Variable Expense		0	0	0	0
oil,rice,wheat,cosmatic etc.		15000	180000	189000	198450
Total variable Expense (B)		15000	180000	189000	198450
Contribution Margin (CM) [C=(A-B)		15000	180000	189000	198450
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3800	4000
food		1500	18000	19000	20000
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	85300	86500
Net Profit (E) [C-D)		8000	95900	103700	111950
Investment Payback			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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	95900	103700	111950
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		75900	159600
	Total Cash Inflow	145900	179600	271550
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	70000	20000	20000
3	Net Cash Surplus	75900	159600	251550

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm daspara,kamarbari
Bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Family picture

