

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



Project identification and prepared by: Md. Sahjamal Sirazi,  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. SOPON ALI</b>
Age	:	30-11-1997 (20 Years)
Education, till to date	:	BA Running
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brother & 1 Sisters
Address	:	Vill: Mollapara ,P.O: Satbaria , P.S: Puthia, 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>MST. MOMENA BEGUM</b>
(iii) Father's name	:	<b>LATE. RIAJ UDDIN</b>
(iv) GB member's info	:	Branch: Shilmaria, Puthia, Centre # 97(Female), Member ID: 11203, Group No: 08 Member since: 2005 to (12 Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan:29,940
(v) Who pays GB loan installment	:	Brother
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01763-107492
Mother's Contact No.	:	01799-242278
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MOMENA BEGUM** 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	:	<b>SOPON GORUR KHAMAR</b>
Location	:	Mollapara , Puthia ,Rajshahi .
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 10 ft= 100 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; milk.</li><li>▪Daily milk production is 6 liter and milk price is BDT 50.</li><li>▪The business is operating by entrepreneur. Existing no employees.</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>			
Milk	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
<b>Total variable Expense (B)</b>			
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Salary (self)		4,000	48,000
Straw, Bran, Medicine etc		2,000	24,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,200</b>	<b>74,400</b>
<b>Net Profit (E) [C-D]</b>		<b>2,800</b>	<b>33,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (1x50,000)	50,000	50,000	100,000
Calf (1X30,000)	30,000	-	30,000
<b>Total</b>	<b>80,000</b>	<b>50,000</b>	<b>130,000</b>

## Source of Finance

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Milk	400	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Variable Expense</b>					
<b>Total variable Expense (B)</b>	-	-	-	-	-
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
Salary (self)		4,000	48,000	48,000	48,000
Straw, Bran, Medicine etc		3,000	36,000	37,800	39,690
Mobile Bill		200	2,400	2,400	2,400
<b>Total Fixed Cost</b>		<b>7,200</b>	<b>86,400</b>	<b>88,200</b>	<b>90,090</b>
<b>Net Profit (E) [C-D]</b>		<b>4,800</b>	<b>57,600</b>	<b>63,000</b>	<b>68,670</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	57,600	63,000	68,670
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	37,600	43,000
	<b>Total Cash Inflow</b>	<b>107,600</b>	<b>100,600</b>	<b>111,670</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>37,600</b>	<b>80,600</b>	<b>91,670</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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





ইউ পি ১৩নং ফরম  
ধারা ৫৩ (তফসিল-২) বিধান দ্রষ্টব্য  
**শেং শিলমাড়িয়া ইউনিয়ন পরিষদ**

উপজেলাঃ পুঠিয়া, জেলাঃ রাজশাহী।

**ট্রেড লাইসেন্স**

তারিখঃ ১৭/০৭/২০১৭.....

ক্রমিক নং- 526

লাইসেন্স নং- ১১২ সুপার গরুর খানার

লাইসেন্সকারীর নাম..... শ্রীঃ সুপার জমী

পিতা/স্বামীর নাম..... শ্রীঃ রিজ্বাউ উদ্দিন শেখ

ঠিকানা..... গ্রামঃ শ্রীলুপাতা ডাকঃ শ্রীলুপাতা, পুঠিয়া, রাজশাহী

পেশা/বৃত্তি/ব্যবসার ধরণ..... গরু শেটগাজা করা

লাইসেন্স বলবৎ থাকার মেয়াদ..... ৩০/৬/২০১৮ তারিখ পর্যন্ত

প্রদত্ত ফি এর পরিমাণ..... ৬০০/-

কথায়..... শ্রীলুপাতা ডাকঃ শ্রীলুপাতা

ব্যবসা/পেশা/বৃত্তি চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

  
চেয়ারম্যান ১৭/০৭/১৭  
স্বাক্ষরিত











