

## Proposed NU Business Name: **ATIK GORUR KHAMAR**



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

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. ATIQUL ISLAM</b>
Age	:	10/04/1987(30 Years)
Education, till to date	:	Class:VIII
Marital status	:	Unmarried
Children	:	no.
No. of siblings:	:	2 brothers 1 sister
Address	:	Vill:kanidanga , P.O: rajabari P.S Godagari, 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. IRA BEGUM.</b>
(iii) Father's name	:	<b>MD. JALAL UDDIN</b>
(iv) GB member's info	:	Branch Dewpara, Godagari Centre # 17(Female), Member ID: 10765, Group No: 07 Member since.2007-2015- <i>at present</i> ) First loan: BDT 3,000/=
Further Information:		Existing Loan: BDT 20,000/= . Outstanding loan: 19680/=
(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	:	07 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.	:	01779-794693
Mother's Contact No.	:	01747-403503
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. IRA BEGUM.** joined Grameen Bank since 08 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ATIK GORUR KHAMAR</b>
Location	:	Kanidanga, rajabari
Total Investment in BDT	:	BDT 2,05,000/-
Financing	:	Self BDT1,55,000/-(from existing business)76% Required Investment BDT 50000/-(as equity)24%
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"><li>▪The business is planned to be scaled up by investment in existing like cow.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

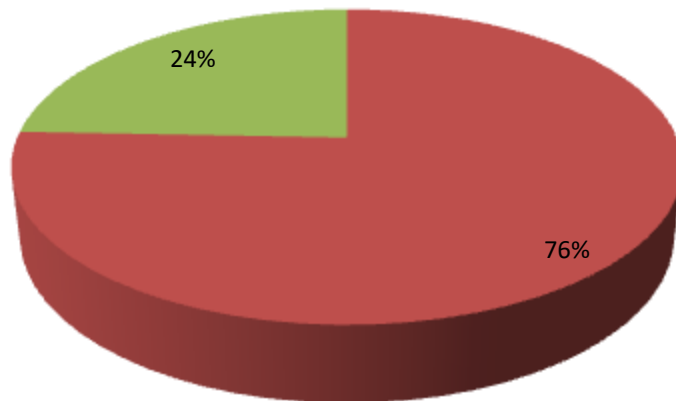
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>3 Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Cow sales		200000	800,000
<b>Total Sales (A)</b>		200000	800,000
<b>Less. Variable Expense</b>			
Cow sales		175,000	700,000
<b>Total variable Expense (B)</b>		175,000	700,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		25,000	100,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		900	3600
Salary (self)		12000	48000
Guard			
Transportation		900	3600
Entertainment			
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>13800</b>	<b>55200</b>
<b>Net Profit (E) [C-D]</b>		<b>11200</b>	<b>44800</b>

# Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	80,000		80,000
Cow purchess		50000	50000
total	80,000	50,000	130,000

## Source of Finance



■ Entrepreneur's Contribution 155,000

■ Investor's Investment 50,000

■ Total 205,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>3 Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Cow sales		2,10,000	840,000	8,82,000	9,26,100
<b>Total Sales (A)</b>		2,10,000	840,000	8,82,000	9,26,100
<b>Less. Variable Expense</b>					
Cow sales		175,000	700,000	735,000	735,000
<b>Total variable Expense (B)</b>		175,000	700,000	735,000	735,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		35,000	140,000	147,001	154,351
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill					
Mobile Bill		900	3600	3600	3600
Salary (self)		12000	48000	48000	48000
Transportation		900	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge		100	1200	1200	1200
<b>Total Fixed Cost</b>		13900	56400	56400	56400
<b>Net Profit (E) [C-D]</b>		21100	83600	90601	97951
<b>Investment Payback</b>			20000	20000	20000



## *Cash flow projection on business plan (rec. & Pay*

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	83600	90601	97951
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>63600</b>	<b>134201</b>
	<b>Total Cash Inflow</b>	<b>133,600</b>	<b>154201</b>	<b>232152</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>63,600</b>	<b>134201</b>	<b>212152</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of kamar; -Kanidanga, rajabari Hat.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest













# FAMILY PICTURE

