

**Proposed NU Business Name: RONY GORU PALON KHAMAR**



Project identification and prepared by: MD. Shahidul Islam, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD.RONY AHMED</b>
Age	:	15-04-1996 (21 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill.koligram P.O: Bagha , Up: Bagha, 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.RAHANA BAGUM</b>
(iii) Husbands name	:	<b>Late. BAZLUR SARDER</b>
(iv) GB member's info	:	Branch: Monigram , Centre # 04 (Female), Member ID:1056/5, Group No: 01 Member since: 10-05-2007 to (5Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 6,000, Outstanding loan: 6,000
(v) Who pays GB loan installment	:	Mother
(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	:	Would shataring Rent
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01786832110
Family Contact No.	:	01737312575
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAHANA BEGUM** joined Grameen Bank since 05 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>RONY GORU PALON KHAMAR</b>
Location	:	, Bagha,Rajshahi .
Total Investment in BDT	:	BDT-2,20,000/-
Financing	:	Self BDT 1,70,000/-(from existing business)77% Required Investment BDT 50,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 4000/-
Proposed Salary	:	
Size of shop	:	13 ft x10 ft= 130 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; MilkSale.</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><li>▪Average 50% gain on sale.</li></ul>

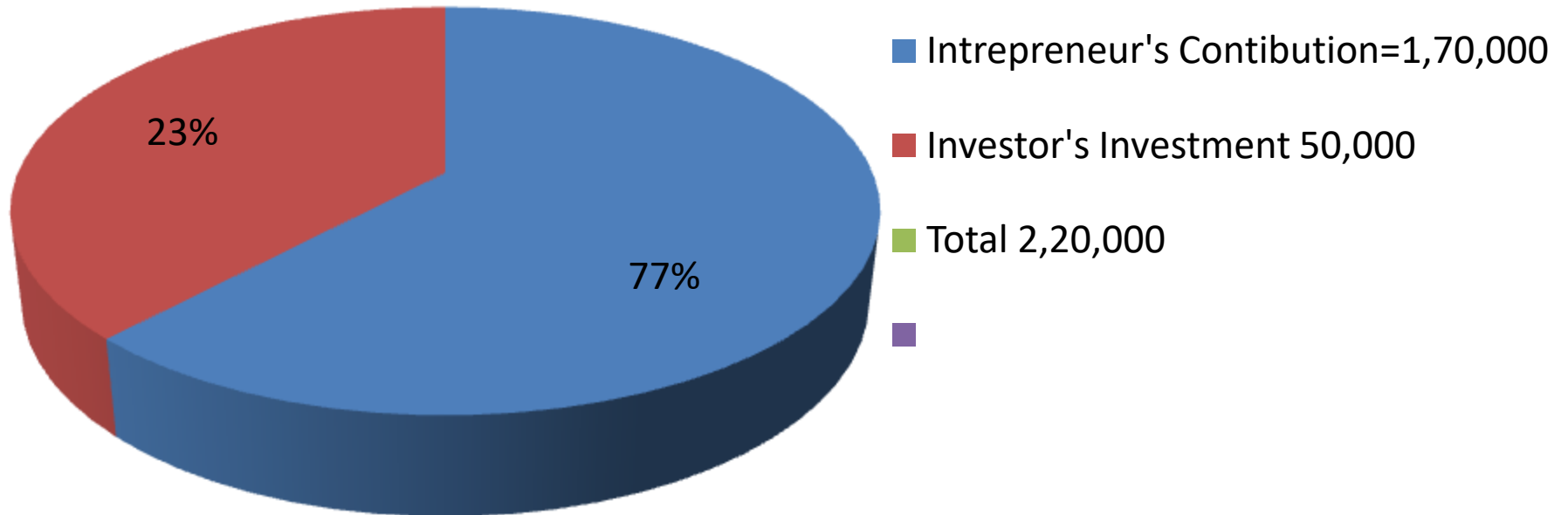
## Existing Business (BDT)

Particular	Daily	6 (Monthly)	Yearly
<b>Revenue (sales)</b>			
Daily milk sales(15L*40Tk=600)	600	18,000	2,16,000
<b>Total Sales (A)</b>	600	18,000	2,16,000
<b>Less. Variable Expense</b>			
<b>Total variable Expense (B)</b>			
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18,000	2,16,000
<b>Less. Fixed Expense</b>			
Food		6,000	72000
Electricity bill		400	4800
Transportation		200	2400
Salary (self)		4000	48,000
Entertainment		100	1200
Bank Charge		100	1,200
Mobile bill		200	2400
<b>Total fixed Cost (D)</b>		<b>11,000</b>	<b>1,32,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,000</b>	<b>84,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
cow(1p)	1,00,000	50,000	1,50,000
ox&calf	70,000		70,000
<b>Total</b>	<b>1,70,000</b>	<b>50,000</b>	<b>2,20,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Daily milk sales(18L*40Tk=600)	720	21,600	2,59,200	2,72,010	2,85,610
<b>Total Sales (A)</b>	720	21,600	2,59,200	2,72,010	2,85,610
<b>Less. Variable Expense</b>					
<b>Total variable Expense (B)</b>					
<b>Contribution Margin (CM) [C=(A-B)]</b>	720	21,600	2,59,200	2,72,010	2,85,610
<b>Less. Fixed Expense</b>					
Food		6500	78,000	79,000	80,000
Electricity bill		400	4800	5000	5000
Transportation		200	2400	2400	2400
Salary (self)		4000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Generator		0	0	0	0
Bank Charge		100	1,200	1,300	1,400
Mobile bill		200	2400	2400	2,400
<b>Total Fixed Cost</b>		<b>11,500</b>	<b>1,38,000</b>	1,39,300	1,40,400
<b>Net Profit (F) [C-D]</b>		<b>10,100</b>	<b>1,21,200</b>	<b>1,22,710</b>	<b>1,45,210</b>



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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>1,21,200</b>	<b>1,32,710</b>	<b>1,45,210</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		1,01,200	2,13,910
	<b>Total Cash Inflow</b>	<b>1,71,200</b>	<b>2,33,910</b>	<b>3,59,120</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>1,01,200</b>	<b>2,13,910</b>	<b>3,39,120</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

Pictures





# FAMILY PICTURE

