

Proposed NU Business Name: SAZZAD GORUR KHAMAR



Project identification and prepared by: : MD.SOHEL MIA
Rajshahi Unit, Rajshahi

Project verified by: MD.SOHEL MIA



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:BABU
Age	:	27-10-1983 (34 years)
Education, till to date	:	VIII.
Marital status	:	Married
Children	:	1 Daughter,1 Son.
No. of siblings:	:	01 Brothers,3 sisters.
Address	:	Vill:Dangir para,P/O:Hatgodagari,P.S:Poba, 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	:	MST. MEMZAN KHATUN.
(iii) Father's name	:	LATE.SHAJAHAN ALI.
(iv) GB member's info	:	Branch :Parila Poba,Centre #31(Female), Member ID: 8453/3, Group No: 11 Member since: 2005 to 2015 and rejoin20/11/17 (10 years) First loan: BDT 5000/=
Further Information:		Existing Loan: BDT 10,000/=, Outstanding loan: No-9780/=
(v) Who pays GB loan installment	:	Self.
(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	:	-
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01761452692
Mother's Contact No.	:	01772945835.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MEMZAN KHATUN. joined Grameen Bank since 10 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAZZAD GORUR KHAMAR.
Location	:	Dangir para, pava,Rajshahi.
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity)28 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10*15=150.
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 ,Cow .▪The business is operating by entrepreneur. Existing no employee.▪The farm is Own.▪Agreed grace period is 3 months.

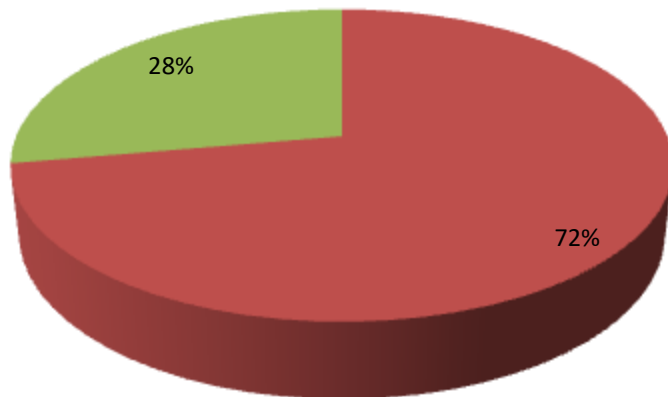
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sale	6,000	180,000	2,160,000
Total Sales (A)	6,000	180,000	2,160,000
Less. Variable Expense			
Product cost	5,000	150,000	1,800,000
Total variable Expense (B)	5,000	150,000	1,800,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Generator		-	0
Mobile Bill		100	1,200
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		24,500	294,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	90000	90000				90000
Bull	1	40000	40000				40000
Cow	1					50000	50000
Total		130,000	130000			50000	180,000

Source of Finance



■ Entrepreneur's Contribution 130,000

■ Investor's Investment 50,000

■ Total 180,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sale	6,500	195,000	2,340,000	2,457,000	2,579,850
Total Sales (A)	6,500	195,000	2,340,000	2,457,000	2,579,850
Less. Variable Expense					
Product cost	5,000	150,000	1,800,000	1,890,000	1,984,500
Total variable Expense (B)	5,000	150,000	1,800,000	1,890,000	1,984,500
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		100	1,200	1,200	1,200
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,500	66,000	66,000	66,000
Net Profit (E) [C-D]		39,500	474,000	501,000	529,350
Investment Payback			20,000	20,000	20,000

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	0		
1.2	Net Profit	474,000	501,000	529,350
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		454,000	935,000
	Total Cash Inflow	474,000	955,000	1,464,350
2	Cash Outflow			
2.1	Purchase of Product	0	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	20,000	20,000	20,000
3	Net Cash Surplus	454,000	935,000	1,444,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop.Dangir para,Hat godagari.
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE

