

Proposed NU Business Name: AFROZA GORU KHAMAR



Project identification and prepared by: Md. Sohel Rana
Tahirpur Unit , Rajshahi

Project verified by: MD. MIJAN PATOARY



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. REJAUL SORDAR
Age	:	07-10-1983(34Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	1 daughter 1 son
No. of siblings:	:	1 brother
Address	:	Vill: kamarbari,P.O: kamarbari,P.S: bagmara, 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. ROKIYA BIBI
(iii) Father's name	:	MD. YUNUCH SORDAR
(iv) GB member's info	:	Branch: Maria, Centre # 47(Female), Member ID: 4923/4 Group No: 05 Member since: 18-03-2012 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: paid
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Van gari bebsa
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01774128336
Father's Contact No.	:	01757952242
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROKIYA BIBI joined Grameen Bank since 06 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	:	AFROZA GORU KHAMAR
Location	:	Kamarpara, kamarpara, bagmara,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 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15 ft x 10 ft = 150 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.

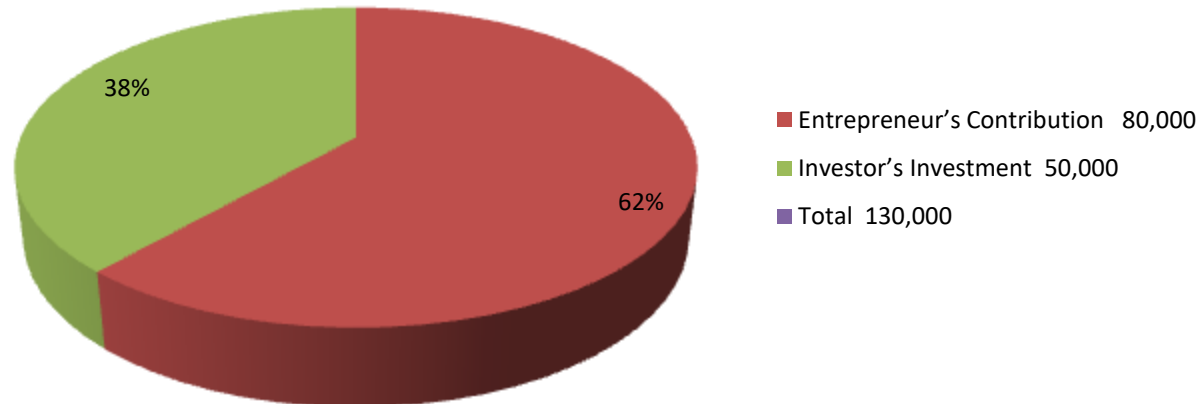
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
cow sales		30,000	360000
Total Sales (A)		30,000	360000
Less. Variable Expense		0	
cow		15,000	180000
Total variable Expense (B)		15,000	180000
Contribution Margin (CM) [C=(A-B)]		15,000	180000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
food		1500	18,000
Salary (staff)			
Bank service Charge			
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	40,000	80,000				80,000
bachur kroy	2	25,000	50,000				50,000
Total	4	65000	130000		0	0	130000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
cow sales		33000	396000	415800	436590
Total Sales (A)		33000	396000	415800	436590
Less. Variable Expense					
COW		15000	180000	189000	198450
Total variable Expense (B)		15000	180000	189000	198450
Contribution Margin (CM) [C=(A-B)		18000	216000	226800	238140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0		
Mobile Bill		200	2400	2600	2800
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
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)		11000	131900	141500	151640
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	131900	141500	151640
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		111900	233400
	Total Cash Inflow	181,900	253400	385040
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	70,000	20000	20000
3	Net Cash Surplus	111,900	233400	365040

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm:
kamarpara,kamarpara,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest



২০ নং আওতা

ইউনি

ডাকঘর : কামার বাড়ী থানা/উপজেলা : কামারবা

ট্রেড লাইসেন্স

বহি নং- ০২

অর্থ বছর : ২০২১-২০২৬

লাইসেন্স ধারীর নাম : মোঃ বেআউল হক

পিতা/ স্বামীর নাম : মোঃ ইউনুস আলী

মাতার নাম : মোছঃ বোঝিয়া বিবি

গ্রাম : কামার বাড়ী ওয়ার্ড নং : ০৭

উপজেলা/থানা : কামারবা জেলা :

প্রতিষ্ঠানের নাম : মোঃ বেআউল হক চ্যামের

পেশার ধরণ : গার্মেন্ট পক্ষ মেচা ও গার

লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ৩০০৳

(কথায় : তিন শত টাকা মাত্র) মত

ব্যবসা / বৃত্তি / পেশা : ৩০-০৬-২০২৬

লাইসেন্স প্রদান করা হল। লাইসেন্স-এর মেয়াদ :

তারিখ : ২৬-০২-২০২৬



