

Proposed NU Business Name: BACCHU GORUR KHAMAR



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

Project verified by: MD. Mijanur Rahman patuary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BACCHU MIAH.
Age	:	01/01/1984(34 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	1 Daughter.
No. of siblings:	:	2 Sisters.
Address	:	Vill:Nouda para, P.O: Chumohony P.S.Chargat,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. MOTIA BEGUM.
(iii) Father's name	:	MD. SHAMABER ALI.
(iv) GB member's info	:	Branch.Usofpur Chargat, Centre # 63(Female), Member ID:10122/4, Group No: 05 Member since.2008-2015 and rejoin-13/04/17 (7 Years) First loan: BDT 5,000/=
Further Information:		Existing Loan: BDT 12,000/= Outstanding loan: 1047/=
(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.	:	01728413415.
Mother's Contact No.	:	01761884476
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOTIA BEGUM. joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	BACCHU GORUR KHAMAR .
Location	:	Noudapara,Chargat.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT100,000/-(from existing business)67% Required Investment BDT 50000/-(as equity)33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15*10=150 squre ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing like cow.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.

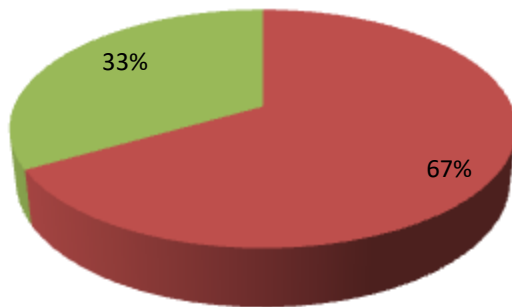
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sale	1,667	50,010	600,120
Total Sales (A)	1,667	50,010	600,120
Less. Variable Expense			
Product cost	1,333	39,990	479,880
Total variable Expense (B)	1,333	39,990	479,880
Contribution Margin (CM) [C=(A-B)]	333	10,020	120,240
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,900	70,800
Net Profit (E) [C-D]		4,120	49,440

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	100,000		100,000
Cow purchess		50000	50000
total	100,000	50,000	150,000

Source of Finance



■ Entrepreneur's Contribution 100,000

■ Investor's Investment 50,000

■ Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale	1,889	56,670	680,040	714,042	749,744
Total Sales (A)	1,889	56,670	680,040	714,042	749,744
Less. Variable Expense					
Product cost	1,500	45,000	540,000	567,000	595,350
Total variable Expense (B)	1,500	45,000	540,000	567,000	595,350
Contribution Margin (CM) [C=(A-B)]	389	11,670	140,040	147,042	154,394
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,900	70,800	70,800	70,800
Net Profit (E) [C-D]		5,770	69,240	76,242	83,594
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	69,240	76,242	83,594
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		49,240	105,482
	Total Cash Inflow	119,240	125,482	189,076
2	Cash Outflow			
2.1	Purchase of Product	50,000	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	70,000	20,000	20,000
3	Net Cash Surplus	49,240	105,482	169,076

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of kamar; -Noudapara,Chargat.
Regular customers;

THREATS

Theft
Fire
Political unrest











FAMILY PICTURE

