

Proposed NU Business Name: SAKILA GORU KHAMAR



Project identification and prepared by: Md. Moktar Hossin,
Rajshahi Unit, Rajshahi

Project verified by: MD. Mijanur Rahman patuary



Brief Bio of The Proposed Nobin Udyokta

Name	:	Mst.Sakila Khatun
Age	:	02/02/1997 (21 Years)
Education, till to date	:	Class-8
Marital status	:	Married.
Children	:	No.
No. of siblings:	:	1 Brother,1 Sister.
Address	:	Vill:Jotrabon, P.O: Damkura hat. P.S.Pava,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. ROWSONARA BEGUM.
(iii) Father's name	:	MD. MANIK.
(iv) GB member's info	:	Branch.Usofpur Chargat, Centre # 34(Female), Member ID:11713/1, Group No: 02 Member since.2007-2014 and Rejoin-29/09/16 (8 years) First loan: BDT 5,000/=
Further Information:		Existing Loan: BDT 20,000/= . Outstanding loan: 18552/=
(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	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774453491.
Mother's Contact No.	:	01984437259.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.ROWSONARA BEGUM.joined Grameen Bank since 08 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	:	SAKILA GORU KHAMAR .
Location	:	Jotrabon,Damkora,Pava.
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT120,000/-(from existing business)71% Required Investment BDT 50000/-(as equity)29%
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)			
Milk sale	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Product cost	50	1,500	18,000
Total variable Expense (B)	50	1,500	18,000
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Entertainment		100	1,200
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		1,700	20,400

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	120,000		120,000
Cow purchess		50000	50000
total	120,000	50,000	170,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sale	450	13,500	162,000	170,100	178,605
Total Sales (A)	450	13,500	162,000	170,100	178,605
Less. Variable Expense					
Product cost	50	1,500	18,000	18,900	19,845
Total variable Expense (B)	50	1,500	18,000	18,900	19,845
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		100	1,200	1,200	1,200
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]		6,100	73,200	80,400	87,960
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	50,000		
1.2	Net Profit	73,200	80,400	87,960
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		53,200	113,600
	Total Cash Inflow	123,200	133,600	201,560
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	53,200	113,600	181,560

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; -Jotrabon,Damkora,Pava.
Regular customers;

THREATS

Theft
Fire
Political unrest











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