

Proposed NU Business Name: SHAHAJAN GORUR KHAMAR



Project identification and prepared by: Mr. Kabir
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Project verified by: Md. Mijan Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAJAHAN
Age	:	09-12-1985(32Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	1 son & 1 daughter
No. of siblings:	:	1 brother & 2 sister
Address	:	Vill: jatragachi,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. JAHANARA
(iii) Father's name	:	MD. MECHER ALI
(iv) GB member's info	:	Branch: maria, Centre # 68(Female), Member ID: 5421/4 Group No: 02 Member since: 2007 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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Ven gari chalai
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01759260348
Father's Contact No.	:	01785224438
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA joined Grameen Bank since 10 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	:	SHAHAJAN GORUR KHAMAR
Location	:	Jatragachi, kamarbari, 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	:	10 ft x 10 = 100 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.

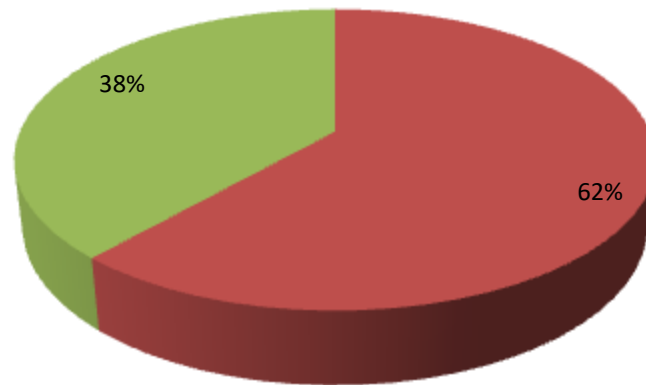
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales		30,000	360000
Total Sales (A)		30,000	360000
Less. Variable Expense			
sales of product		15,000	180000
Total variable Expense (B)		15,000	180000
Contribution Margin (CM) [C=(A-B)]		15,000	180000
Less. Fixed Expense			
Rent			0
Electricity Bill			0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
food		1300	15,600
Transportation		500	6,000
Entertainment			0
Salary (staff)			0
Bank service Charge			0
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
cow buy				2	25000	50000	50,000
Total	2	40000	80000		25000	50000	130000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales		33000	396000	415800	436590
Total Sales (A)		33000	396000	415800	436590
Less. Variable Expense					
sales of product		16000	192000	201600	211680
Total variable Expense (B)		16000	192000	201600	211680
Contribution Margin (CM) [C=(A-B)]		17000	204000	214200	224910
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	3600	3600
food		1300	15600	2400	2400
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	68500	68500
Net Profit (E) [C-D]		10000	119900	145700	156410
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	119900	145700	156410
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		99900	225600
	Total Cash Inflow	169,900	245600	382010
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	99,900	225600	262010

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







