

Proposed NU Business Name: RONY GARUR KHAMAR.



Project identification and prepared by: Md. Sohel Mia,
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Project verified by: MD.MIJANUR RAHMAN PATOWARY.



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RONY AHAMMED
Age	:	15/11/1997(20 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried.
Children	:	N/A
No. of siblings:	:	1 Brother,1 Sister.
Address	:	Vill: Bindarampor, P.O: Damkora, P.S:paba, 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.PARUL BEGUM.
(iii) Father's name	:	MD. CHAD MIA.
(iv) GB member's info	:	Branch: Damkora paba, Centre # 02(Female), Member ID: 1047, Group No: 03. Member since:2012 to Running(5 Years.) First loan: BDT 10,000
Further Information:		Existing Loan: BDT-50,000 . Outstanding loan:-45600/=
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761590319
Mother's Contact No.	:	01713990834.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.PARUL BEGUM.joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	RONY GARUR KHAMAR
Location	:	Bindarampur,damkora,pava.
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/-(from existing business) 76% Required Investment BDT 50,000/-(as equity)24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 15ft=225 square ft.
Security of the shop	:	NO.
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 employees.▪The farm is own.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sale	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
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)]	350	10,500	126,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		200	2,400
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,000	72,000
Net Profit (F) [C-D]		4,500	54,000

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow & ox	160,000		160,000
Cow		50000	50000
total	160,000	50,000	210,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sale	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Product cost	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	100	3,000	36,000	37,800	39,690
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		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,000	72,000	72,000	72,000
Net Profit (E) [C-D]		6,000	72,000	79,200	86,760
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	72,000	79,200	86,760
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		52,000	111,200
	Total Cash Inflow	122,000	131,200	197,960
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	52,000	111,200	177,960

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 shop; -Bindarampur,Damkora,pava.
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

