

Proposed NU Business Name: MURAD GOBADI KHAMAR

Project identification and prepared by: MD. Lokman hakim
Godagari Unit , Rajshahi

Project verified by: MD. MIZANUR
RAHAMAN



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HABIBUR RAHAMAN
Age	:	24/03/1983(35 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	3 Brothers and 1 Sisters
Address	:	Vill: Bidirpur P.O: Pirijpur ,P.S: Godagari, 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. NASEMA BEGUM
(iii) Father's name	:	MD. ABDUR RAJJAK
(iv) GB member's info	:	Branch:Matikata Godagari ,Centre #06(Female), Member ID: 1076 , Group No:02 Member since: 0812/2009 First loan: BDT – 10,000
Further Information:		Existing Loan: BDT 10000 Outstanding loan; 9120
(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	:	None
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01721004317
Father's Contact No.	:	01710003322
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NASIMA BEGUM joined Grameen Bank since 09 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MURAD GOBADI KHAMAR
Location	:	Vill: Bidirpur P.O: Pirijpur ,P.S: Godagari, Dist: Rajshahi.
Total Investment in BDT	:	BDT 1,30,000/-
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	:	10ft x 06ft= 60 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; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Collects goods from Kakonhat.▪Agreed grace period is 3 months.

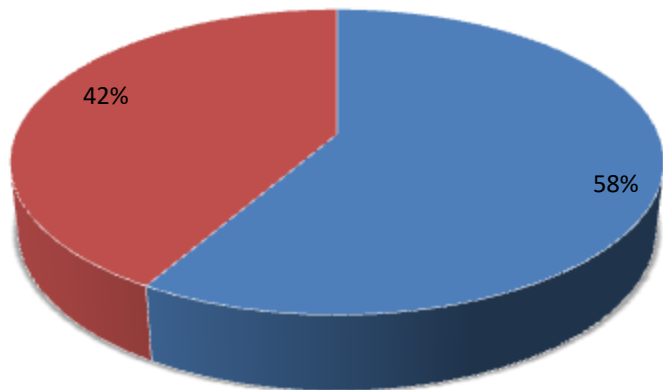
Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
Revenue(Sales)			
Cow Sales		90000	360000
Total Sales(A)		90000	360000
Less. Variable Expense			
Cow		52800	211200
Total Variable Expense (B)		52800	211200
Contribution Margin(CM) [C=(A-B)]		37200	148800
Less. Fixed Expense			
Rent	0	0	0
Electricity Bill	100	300	1200
Transportation	200	600	2400
Salary (self)	5000	15000	60000
Salary (staff)	0	0	0
Mobile Bill	200	600	2400
Food	2000	6000	24000
Medicine	0	0	0
Bank Charge	0	0	0
Total Fixed Cost (D)	7500	22500	90000
Net Profit (E) [C-D]		14700	58800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	80000	40000	120000
Food	0	10000	10000
	0	0	0
Total	80000	50000	130000

Source of Finance



- Entrepreneur's Contribution 70000
- Investor's Investment 50000
- Total 120000

Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Cow Sales	120000	240000	480000	504000	529200
Total Sales (A)	120000	240000	480000	504000	529200
Less. Variable Expense					
cow	77800	155600	311200	326760	343098
Total Variable Expense (B)	77800	155600	311200	326760	343098
Contribution Margin (CM) [C=(A-B)]	42200	84400	168800	177240	186102
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	300	600	1200	1500	1800
Transportation	600	1200	2400	2700	3000
Salary (self)	15000	30000	60000	60000	60000
Salary (staff)	0	0	0	0	0
Mobile Bill	600	1200	2400	2400	2400
Food	6000	12000	24000	24500	25000
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
Total Fixed Cost (D)	22500	45000	90000	91100	92200
Net Profit (E) [C-D]	19700	39400	78800	86140	93902
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	78800	86140	93902
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		58800	124940
	Total Cash Inflow	128800	144940	218842
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	58800	124940	198842

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 :Vill: Bidirpur P.O: Pirijpur
,P.S: Godagari, Dist: Rajshahi.
Regular customers;

THREATS

Theft
Fire
Political unrest

ট্রেড লাইসেন্স

লাইসেন্স নম্বর : 1787
তারিখ : ০৫-০৪-১৫ই

ক্রমিক নং : ১৮

অর্থ বৎসর : ২০১৭-১৮

লাইসেন্স ধারীর নাম : মোঃ হাবিবুল হকমান

পিতা/স্বামীর নাম : মোঃ আব্দুর রুজ্জাক

মাতার নাম : মোঃ নাছিম বেগম

গ্রাম : গাজিপুর - ওয়ার্ড নং : ০২ ডাকঘর : গাজিপুর

উপজেলা/থানা : মোহাম্মদি জেলা : রাজশাহী

প্রতিষ্ঠানের নাম : মোহাম্মদ হাবিবুল হকমান


পেশার ধরণ : গাজিপুর -

লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ৬৫০/-

(কথায় : ষাটশত পঞ্চাশ টাকা মাত্র) প্রাপ্ত হয়ে তার

ব্যবসা / বৃত্তি / পেশা : গাজিপুর - চালিয়ে যাবার জন্য

লাইসেন্স প্রদান করা হল। লাইসেন্স-এর মেয়াদ : ০৫-০৪-১৫ই পর্যন্ত।


০৪.০৫.১৫
চেয়ারম্যানের দপ্তর

তারিখ : ০৫-০৪-১৫ই







