

Proposed NU Business Name: **TOWFIQ GORUR KHAMAR**



Project identification and prepared by: Md Lokman Hakim
Godagari Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD TOWFIQ HASAN
Age	:	26-10-1988 (28 Years)
Education, till to date	:	BA Pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	5 Brothers & 3 Sisters
Address	:	Vill: Pirijpur, 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	:	MOST. JINNATUN NESA
(iii) Father's name	:	MD ABU BAKKAR SIDDIQUE
(iv) GB member's info	:	Branch: Matikata Godagari, Centre # 15 (Female), Member ID: 3883/1, Group No: 10 Member since: 10-12-2010 (06 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT , Outstanding loan: -
(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.)	:	None
Business Experiences and Training Info	:	05 years experience in running business. 04 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778-813722
Family's Contact No.	:	01823-337310
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JINNATUN NESA Joined Grameen Bank Since 05 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	TOWFIQ GORUR KHAMAR
Location	:	Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 230,000
Financing	:	Self BDT 180,000 (from existing business) 78% Required Investment BDT 50,000 (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 3,000 Taka.
Proposed Salary	:	BDT 4,000 Taka.
Size of shop	:	12 ft x 15 ft= 180 Square ft
\Implementation	:	<ul style="list-style-type: none">▪He has one Fizian cross cow one Ox and one calf in his farm.▪Average daily milk production is eight liter and milk price is BDT 50 .▪The business is operating by entrepreneur. Existing no Employees.▪The farm is owned.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

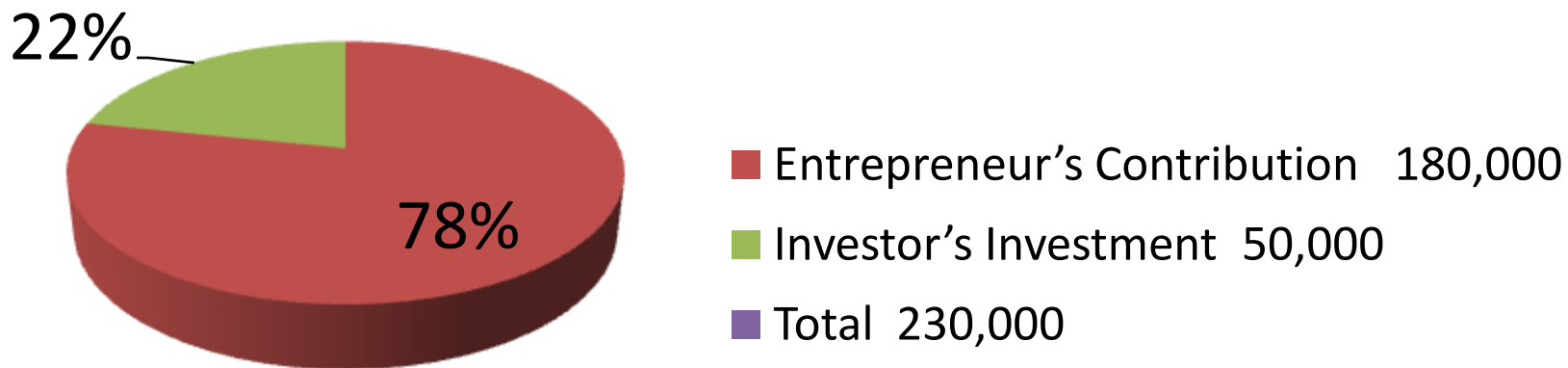
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk 8 x 50	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Straw, Bran, Medicine etc	120	3,600	43,200
Total variable Expense (B)	120	3,600	43,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Mobile Bill		100	1,200
Salary (self)		3,000	36,000
Electricity Bill		100	1,200
Total fixed Cost (D)		3,200	38,400
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fizian Cross cow	1	80000	80,000	1	50000	50,000	130,000
Ox	1	60000	60,000	0	0	0	60,000
Calf	1	40000	40,000	0	0	0	40,000
Total	3		180,000	1		50,000	230,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (13 x 50)	650	19,500	234,000	245,700	257,985
Calf Sale			25,000	25,000	25,000
Total Sales (A)	650	19,500	259,000	270,700	282,985
Less. Variable Expense					
Straw, Bran, Medicine etc	180	5,400	64,800	68,040	71,442
Total variable Expense (B)	180	5,400	64,800	68,040	71,442
Contribution Margin (CM) [C=(A-B)]	470	14,100	194,200	202,660	211,543
Less. Fixed Expense					
Mobile Bill		200	2,400	3,000	3,500
Salary (self)		4,000	48,000	48,000	48,000
Electricity Bill		100	1,200	1,500	1,800
Total Fixed Cost		4,300	51,600	52,500	53,300
Net Profit (E) [C-D]		9,800	142,600	150,160	158,243
Investment Payback			20,000	20,000	20,000

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>Year 3 (BDT)</i>
<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	142,600	150,160	158,243
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		122,600	252,760
	Total Cash Inflow	192,600	272,760	411,003
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000

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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







আমর বসবস্কাৰি বিহিন্দু
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ওয়ার্ড নং : ০৪ ডাকঘর :

জেলা : বাৰ

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FAMILY PICTURE

