

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



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

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. SABINA YEASMIN
Age	:	11-08-1986 (30 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	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 MONOWARA BEGUM
(iii) Father's name	:	LATE MOSIM MONDOL
(iv) GB member's info	:	Branch: Matikata Godagari, Centre # 49 (Female), Member ID: 4918/2, Group No: 02 Member since: 05-08- 2013 (04 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 10,000/-, Outstanding loan: 3,816/-
(v) Who pays GB loan installment	:	Mother
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742-947066
Family's Contact No.	:	01718-627140
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST MONOWARA BEGUM joined Grameen Bank since 04 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	:	SUPOM GORUR KHAMAR
Location	:	Pirijpur, Godagari, 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 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	6 ft x 10 ft = 60 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two ox in his farm▪The business is operating by entrepreneur himself. Existing no employee.▪The farm is owned.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

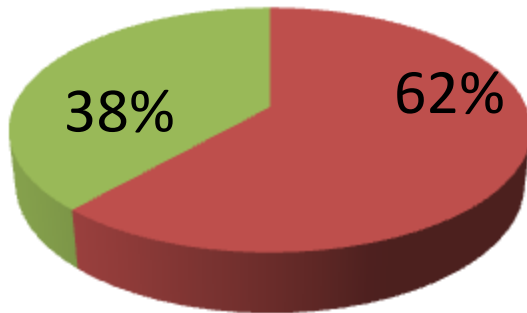
Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Cow	45,000	180,000
Total Sales (A)	45,000	180,000
Less. Variable Expense		
Feed	9,000	36,000
Total variable Expense (B)	9,000	36,000
Contribution Margin (CM) [C=(A-B)]	36,000	144,000
Less. Fixed Expense		
Electricity Bill	300	1,200
Mobile Bill	600	2,400
Salary (self)	15,000	60,000
Transportation	600	2,400
Total fixed Cost (D)	16,500	66,000
Net Profit (E) [C-D]	19,500	78,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ox	2	40000	80,000	2	25000	50,000	130,000
Total	2		80,000	2		50,000	130,000

Source of Finance



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

Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cow	75,000	300,000	315,000	330,750
Total Sales (A)	75,000	300,000	315,000	330,750
Less. Variable Expense				
Feed	18,000	72,000	75,600	79,380
Total variable Expense (B)	18,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	57,000	228,000	239,400	251,370
Less. Fixed Expense				
Electricity Bill	300	1,200	1,500	1,500
Mobile Bill	900	3,600	4,000	4,500
Salary (self)	15,000	60,000	60,000	60,000
Transportation	900	3,600	4,000	4,500
Total Fixed Cost	17,100	68,400	69,500	70,500
Net Profit (E) [C-D]	39,900	159,600	169,900	180,870
Investment Payback		20,000	20,000	20,000

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	236,800	250,000	263,800
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		216,800	446,800
	Total Cash Inflow	286,800	466,800	710,600
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
3	Net Cash Surplus	216,800	446,800	690,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Political unrest

Pictures







FAMILY PICTURE

