

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



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Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MRS. ROHIMA KHATUN
Age	:	22-02-1972(44 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Son's
No. of siblings:	:	23Brother's & 1 Sister
Address	:	Vill: Choker bari P.O: Kodomtoli P.S:Ghatail, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	Shefali khatun
(iii) Father's name	:	
(iv) GB member's info	:	Branch: Ghatail, Centre # 34 (Female), Member ID: 1052, Group No: 01 Member since: 08-10-1991 (21 Years) First loan: BDT 2000 Taka.
Further Information:		Existing loan: 20000, Outstanding loan: 15279 Taka
(v) Who pays GB loan installment	:	Brother
(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	:	Twelve years experience in running business. He has No tarined
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01752-923664
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mrs. Shefali Joined Grameen Bank Since 21 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

Proposed Nobin Udyokta Business Info

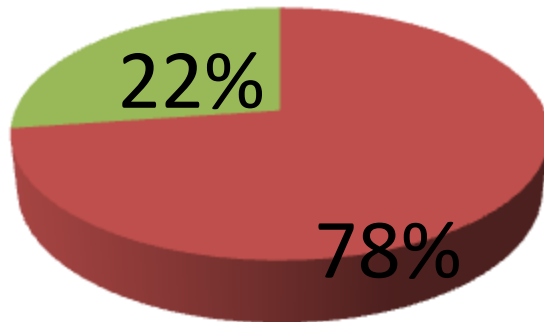
Business Name	:	ROHIMA GORUR KHAMAR
Location	:	Choker Bario, Kodomtoli, Ghatail,Tangail.
Total Investment in BDT	:	BDT 275,000 Taka
Financing	:	Self BDT 225,000(from existing business) 78% Required Investment BDT 50,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	07 ft x 12 ft= 84 Square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk, Cow▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The Place is Own Entrepreneur.▪Collects goods from Kodomtoli.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	monthly	Tri Monthly	Yearly
Revenue (sales)			
Milk	0	18,000	72000
Cow	0	30,000	120000
Flexiload	0	0	0
Total Sales (A)	0	48,000	192000
Less. Variable Expense			
	0	0	0
	0	0	0
	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	0	48,000	192000
Less. Fixed Expense			
Food	2000	6000	24,000
Electricity Bill	100	300	1200
Mobile Bill	100	300	1200
Salary (self)	5000	15000	18,000
Guard	0	0	0
Transportation	100	300	1200
Entertainment	50	150	600
Salary (staff)	0	0	0
Bank service Charge	0	0	0
Total fixed Cost (D)	7350	22,050	88200
Net Profit (E) [C-D]		25,950	103800

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	3	70000	210000	1	50000	50000	260000
Kid	1	15000	15000				15000
Total	3	85000	225,000	1	50000	50000	275,000

Source of Finance



Entrepreneur
Investment:225,000
Investor Investment:50,000
Total Investment:275,000

Financial Projection (BDT)					
Particular	Month	Tri Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk	0	18000	72000	75600	79380
Cow	0	35000	140000	147000	154350
Total Sales (A)	0	53000	212000	222600	233730
Less. Variable Expense		0	0	0	0
			0	0	0
		0	0	0	0
		0	0	0	0
Total variable Expense (B)			0	0	0
Contribution Margin (CM) [C=(A-B)]	0	53000	212000	222600	233730
Less. Fixed Expense			0	0	0
Food	2000	6000	24000	25200	26460
Electricity Bill	100	300	1200	1260	1323
Mobile Bill	150	450	1800	1890	1984.5
Salary (self)	5000	15000	60000	63000	66150
Transportation	100	300	1200	1260	1323
Entertainment	100	300	1200	1260	1323
Generator		0	0	0	0
Gurd		0	0	0	0
Depriciation		0	0	0	0
Total Fixed Cost	7450	22350	89400	93870	98563.5
Net Profit (E) [C-D]		30650	122600	128730	135166.5
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>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	122600	128730	135166.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102600	211330
	Total Cash Inflow	172600	231330	346497
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	102600	211330	326497

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

















FAMILY PICTURE

