

Proposed NU Business Name: **SAMIM GORUER KAMAR**



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAMIM
Age	:	10/06/1985(33Years)
Education, till to date	:	V
Marital status	:	married
Children	:	1 daughter
No. of siblings:	:	2 Brothers & 2 Sister.
Address	:	Vill: Baghata P.O:Nawhata 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	:	MINA BEGUM
(iii) Father's name	:	LATE. ABU BOKKOR SIDDIQUE
(iv) GB member's info	:	Branch: Nawhata, Centre #17 (Female), Member ID: 7103/1, Group No:10 Member since: First loan: BDT -3000
Further Information:		Existing Loan: BDT 30000, 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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-970545
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINA BEGUM joined Grameen Bank since 06 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAMIM GORUER KAMAR
Location	:	Nawhata
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 65,000/-(from existing business) Required Investment BDT 50,000/-(as equity)
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20 ft x 20ft= 400 square ft
Security of the shop	:	-
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.▪Avarage gain 30%▪The farm is owned.▪Agreed grace period is 3 months.

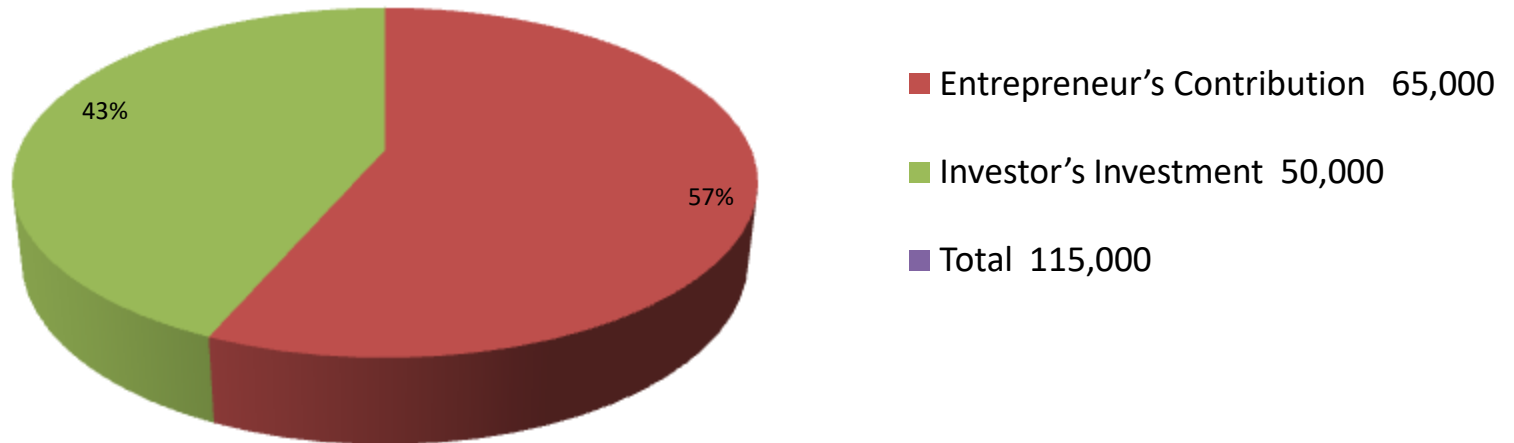
Existing Business (BDT)

Particular	3 month	6 Monthly	Yearly
Revenue (sales)			
Cow sales	70000	140,000	280000
Total Sales (A)	70000	140,000	280000
Less. Variable Expense			
Cow sales	49000	98,000	196000
Total variable Expense (B)	49000	98,000	196000
Contribution Margin (CM) [C=(A-B)	21000	42000	84000
Less. Fixed Expense			
Rent			0
Electricity Bill	900	1800	3600
Mobile Bill	600	1200	2400
Salary (self)	15000	30000	60,000
Guard			0
Transportation	1500	3000	6000
Entertainment	600	1200	2,400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)	18600	37200	74400
Net Profit (E) [C-D]	2400	4800	9600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
cow (2)	65000	50,000	150,000
		0	
		0	
Total	65,000	50,000	115,000

Source of Finance



Financial Projection (BDT)

Particular		6 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales	0	160000	320000	336000	352800
Total Sales (A)	0	160000	320000	336000	352800
Less. Variable Expense					0
Cow sales	0	112000	224000	235200	246960
Total variable Expense (B)	0	112000	224000	235200	246960
Contribution Margin (CM) [C=(A-B)]	0	48000	96000	100800	105840
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		1800	3600	3600	3600
Mobile Bill		1200	2400	2500	2600
Salary (self)		30000	60000	60000	60000
Transportation		3000	6000	6000	6000
Entertainment		1200	2400	2400	2500
Salary (staff)		0	0		
Security Gard		0	0		
Bank service Charge			100	100	100
Total Fixed Cost		37200	74500	74600	74700
Net Profit (E) [C-D]		10800	21500	26200	31140
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	50,000		
1.2	Net Profit	38300	43700	49170
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		18300	42000
	Total Cash Inflow	88,300	62000	91170
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	18,300	42000	71170

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







