

Proposed NU Business Name: **MATRIBHUMI GOBADI KHAMAR**



Project identification and prepared by: MD. Lokman
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SINARUL ISLAM
Age	:	23/03/1997(20Years)
Education, till to date	:	BA RUNNING
Marital status	:	UnMarried
Children	:	NO
No. of siblings:	:	3Brother & 1 Sister.
Address	:	Vill: Chandulia komorpurP.O:Rajabari hat,P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.FENCI BEGUM
(iii) Father's name	:	MD. HANNAN ALI
(iv) GB member's info	:	Branch:Deopara ,godagari, Centre #55(Female), Member ID: 6461/1, Group No:4 Member since:23-09-2013 First loan: BDT -2000
Further Information:		Existing Loan: BDT 6000, Outstanding loan =3096/=
(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	:	Video program
Other Own/Family Sources of Liabilities	:	Agriculter
Entrepreneur Contact No.	:	01992693811
Father's Contact No.	:	01912944132
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FENCI BEGUM joined Grameen Bank since 04years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculter.

Proposed Nobin Udyokta Business Info

Business Name	:	MATRIBHUMI GOBADI KHAMAR
Location	:	CHANDULIA KOMORPUR,RAJABARIHAT,GODAGARI
Total Investment in BDT	:	BDT 1,90,000
Financing	:	Self BDT 1,40,000-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	12 ft x 10ft= 120 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▪The farm is owned.▪Agreed grace period is 3 months.

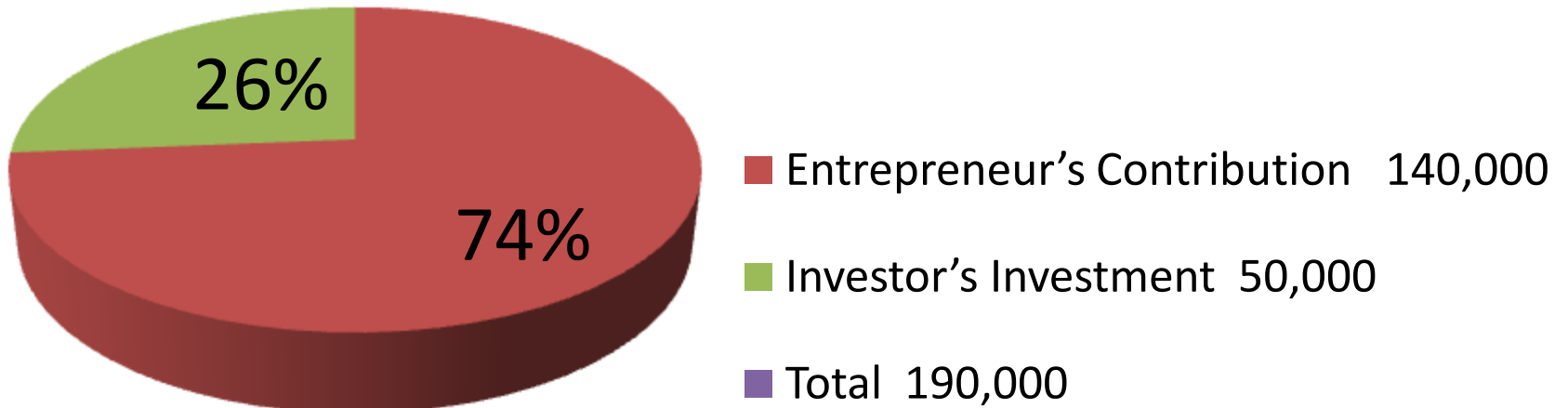
Existing Business (BDT)

Particular	monthly	3 Monthly	Yearly
Revenue (sales)			
Cow sales		185000	740000
Total Sales (A)		185000	740000
Less. Variable Expense			
Cow sales		140000	560000
Total variable Expense (B)		140000	560000
Contribution Margin (CM) [C=(A-B)]		45000	180000
Less. Fixed Expense			
Rent			0
Electricity Bill	100	300	1200
Mobile Bill	200	600	2400
Salary (self)	5000	15000	60,000
Food	2000	6000	24000
Transportation	200	600	2400
Entertainment	0	0	0
Salary (staff)			
Bank service Charge			100
Total fixed Cost (D)	7500	22500	90100
Net Profit (E) [C-D]		22500	89900

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
cow (2)	1,40,000	50,000	1,90,000
		0	
		0	
Total	140,000	50,000	190000

Source of Finance



Financial Projection (BDT)

Particular	3 month	6 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales	185000	370000	740000	777000	815850
Total Sales (A)	185000	370000	740000	777000	815850
Less. Variable Expense					0
Cow sales	140000	280000	560000	588000	617400
Total variable Expense (B)	140000	280000	560000	588000	617400
Contribution Margin (CM) [C=(A-B)]	45000	90000	180000	189000	198450
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill	300	600	1200	1500	1700
Mobile Bill	600	1200	2400	3000	3200
Salary (self)	15000	30000	60000	60000	60000
Transportation	600	1200	2400	3000	3200
Entertainment	0				
Salary (staff)	0				
Food	6000	12000	24000	26000	28000
Bank service Charge			100	100	100
Total Fixed Cost	22500	45000	90100	93600	96200
Net Profit (E) [C-D]	22500	45000	89900	95400	102250
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	89900	95400	102250
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69900	145300
	Total Cash Inflow	139900	165300	247550
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	69900	145300	227550

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm Chandulia
komorpur,Rajabari hat, Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









