

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



Project identification and prepared by: MD. Saiduzzaman
sadhin, Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABDULLA H AL MAMUN
Age	:	10/08/1989(28Years)
Education, till to date	:	B,A
Marital status	:	unmarried
Children	:	none
No. of siblings:	:	2 Brothers & 1 Sister.
Address	:	Vill: Assgram P.O: Damkura hat, 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	:	MST.ALAYA BEGUM
(iii) Father's name	:	DR MD. ABDUL HAKIM
(iv) GB member's info	:	Branch: Damkura paba, Centre #67 (Female), Member ID: 6340/3, Group No: 02 Member since:01/5/11 (6 Years) First loan: BDT -5000/=
Further Information:		Existing Loan: BDT 5,000, 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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Farmacy
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748922126
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

MST. ALAYA BEGUM joined Grameen Bank since 6 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MAMUN GORUR KHAMAR
Location	:	Assgram.Damkura
Total Investment in BDT	:	BDT 76000/-
Financing	:	Self BDT 2,6000/-(from existing business) 34% Required Investment BDT 50,000/-(as equity)66 %
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	4000
Size of shop	:	25 ft x 20ft= 500 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; milk.▪Daily milk production is 9 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪The farm is owned.▪Agreed grace period is 3 months.

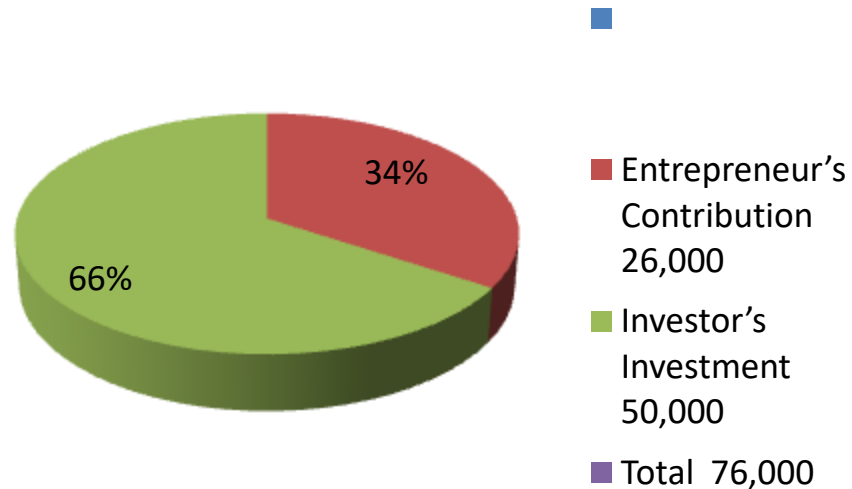
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	450	13,500	162000
Total Sales (A)	450	13,500	162000
Less. Variable Expense		0	
Milk sales	90	2,700	32400
Total variable Expense (B)	90	2,700	32400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129600
Less. Fixed Expense			
Rent			0
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		4000	48,000
Guard			0
Transportation		300	3,600
Entertainment			0
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		4,900	58,800
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (2)	200,000		200,000
Calf (2)	60,000	0	60,000
Prurchase a cow.		50000	50000
Total	26000	50,000	76,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk sales	550	16500	198000	207900	218295
Total Sales (A)	550	16500	198000	207900	218295
Less. Variable Expense		0	0		0
Milk sales	110	3300	39600	41580	43659
Total variable Expense (B)	110	3300	39600	41580	43659
Contribution Margin (CM) [C=(A-B)]	440	13200	158400	166320	174636
Less. Fixed Expense					
Rent					
Electricity Bill		300	3600	3600	3600
Mobile Bill		300	3600	3600	3600
Salary (self)		4000	48000	48000	48000
Transportation		300	3600	3600	3700
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		4900	58900	58900	59000
Net Profit (E) [C-D]		8300	99500	107420	115636
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	99500	107420	115636
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79500	166920
	Total Cash Inflow	149,500	186920	282556
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	79,500	166920	262556

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest





