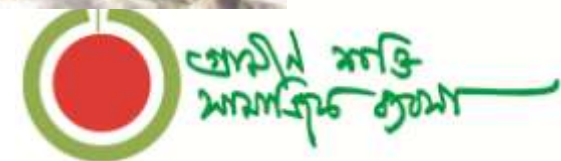


## Proposed NU Business Name: **SIJAR GORUR KHAMAR**



Project identification and prepared by: **KABIR RAKSAM**  
Godagari Unit , Rajshahi

Project verified by: **MD. Abdul Mannan Talukder**



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. GOLAM MIRJA HAFIJ</b>
Age	:	02/01/1983(34Years)
Education, till to date	:	CLASS TEN
Marital status	:	Married
Children	:	1 SON 1Daughter
No. of siblings:	:	2Brother 6Sister
Address	:	Vill: Horishonkorpur,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	:	<b>MST. SELINA BEGUM</b>
(iii) Father's name	:	<b>MD. BODIUZZAMAN</b>
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #53(Female), Member ID:4862 , Group No:03 Member since:10/10/2012 First loan: BDT -2000
Further Information:		Existing Loan: BDT 10000, Outstanding loan:6920
(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	:	04years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01729420165
Father's Contact No.	:	01872308817
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

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

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SIJAR GORUR KHAMAR</b>
Location	:	Horishonkorpor, Piriipur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 140000/-
Financing	:	Self BDT 90000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36 %
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15ft x 10ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪ The business is operating by entrepreneur. Existing no employees.</li><li>▪ Average gain</li><li>▪ The farm is owned.</li><li>▪ Agreed grace period is 3 months.</li></ul>

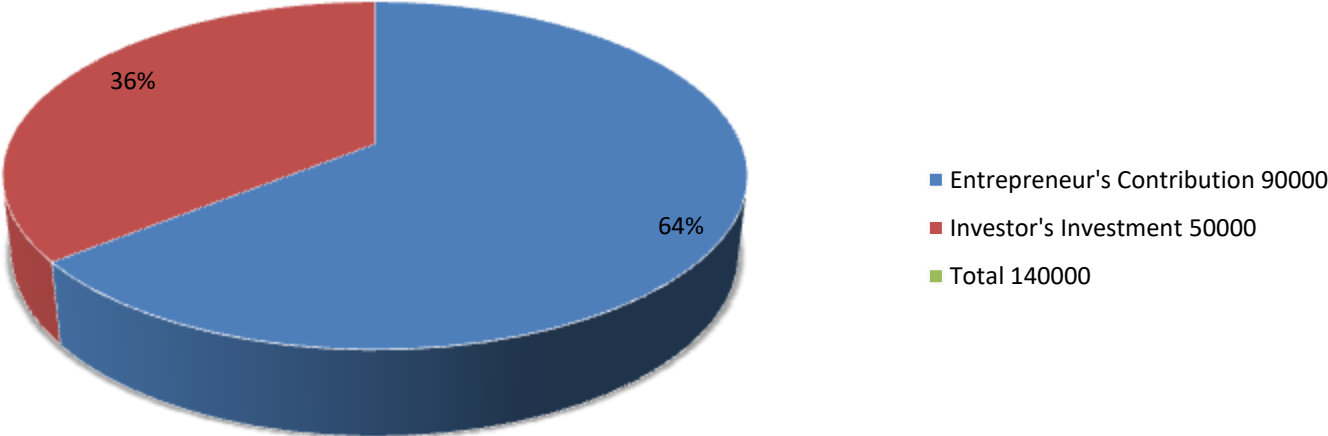
## Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
<b>Revenue(Sales)</b>			
Cow Sales		<b>126000</b>	<b>504000</b>
<b>Total Sales(A)</b>		<b>126000</b>	<b>504000</b>
<b>Less. Variable Expense</b>			
Cow		<b>90000</b>	<b>360000</b>
<b>Total Variable Expense (B)</b>		<b>90000</b>	<b>360000</b>
<b>Contribution Margin(CM) [C=(A-B)]</b>		<b>36000</b>	<b>144000</b>
<b>Less. Fixed Expense</b>			
Rent	<b>0</b>	<b>0</b>	<b>0</b>
Electricity Bill	<b>200</b>	<b>600</b>	<b>2400</b>
Mobile Bill	<b>100</b>	<b>300</b>	<b>1200</b>
Salary (self)	<b>5000</b>	<b>15000</b>	<b>60000</b>
Transportation	<b>200</b>	<b>600</b>	<b>2400</b>
Food	<b>2000</b>	<b>6000</b>	<b>24000</b>
Medicine	<b>0</b>	<b>0</b>	<b>0</b>
Bank Charge	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Fixed Cost (D)</b>	<b>7500</b>	<b>22500</b>	<b>90000</b>
<b>Net Profit (E) [C-D]</b>		<b>13500</b>	<b>54000</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow(2)	90000	50000	140000
	0	0	0
	0	0	0
<b>Total</b>	<b>90000</b>	<b>50000</b>	<b>140000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Cow Sales	126000	252000	504000	529200	555660
<b>Total Sales (A)</b>	126000	252000	504000	529200	555660
Less. Variable Expense					
cow	90000	180000	360000	378000	396900
<b>Total Variable Expense (B)</b>	90000	180000	360000	378000	396900
<b>Contribution Margin (CM) [C=(A-B)]</b>	36000	72000	144000	151200	158760
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	600	1200	2400	2700	3000
Mobile Bill	300	600	1200	1500	1800
Salary (self)	15000	30000	60000	60000	60000
Transportation	600	1200	2400	2700	3000
Food	6000	12000	24000	24300	24600
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
<b>Total Fixed Cost (D)</b>	22500	45000	90000	91200	92400
<b>Net Profit (E) [C-D]</b>	13500	27000	54000	60000	66360
<b>Investment Payback</b>			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	50000		
1.2	Net P[rofit	54000	60000	66360
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		34000	74000
	Total Cash Inflow	104000	94000	140360
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	<b>Net Cash Surplus</b>	34000	74000	120360

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Horishonkorpur,  
Pirijpur,Godagari. Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest















संघीय सरकार  
संघीय स्वास्थ्य विभाग  
संघीय स्वास्थ्य सेवा विभाग  
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