

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



Project identification and prepared by: Md. Sahabuddin,  
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MD. BANI ISRAIL</b>
Age	:	01-01-1991 (26 Years)
Education, till to date	:	H.S.S
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother, 03 Sister
Address	:	Vill: Lalois P,O: Hatra , P.S: Mohanpur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>BANU ARA</b>
(iii) Father's name	:	<b>GAJLO RAHMAN</b>
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 100 (Female), Member ID: 10400/1, Group No: 05 Member since: 20-01-2013 (4Years) First loan: BDT8,000
Further Information:		Existing Loan: BDT 15,000 Outstanding loan: 3,528/=
(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	:	8 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776-920005
Mother's Contact No.	:	01797-759609
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BANU ARA** joined Grameen Bank since 4 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

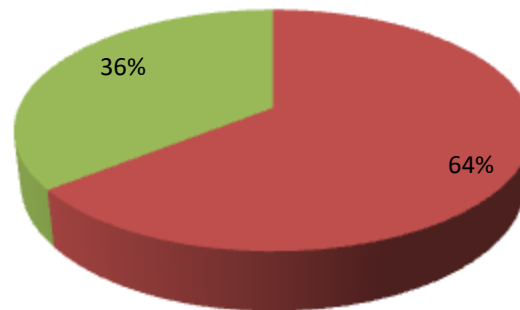
Business Name	:	<b>ISRAIL GORUR KHAMAR</b>
Location	:	Lalois,Hatra Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 Scft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Cow item.</li><li>▪Average 100% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is No Rent</li><li>▪Collects goods from Cidirhat, Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Cow Item		20,000	2,40,000
<b>Total Sales (A)</b>		20,000	2,40,000
<b>Less. Variable Expense</b>			
Cow Item		0	0
<b>Total variable Expense (B)</b>		0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>		20,000	2,40,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		200	2,400
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Medicine		1,000	12,000
Transportation		200	2,400
Food		6,000	72,000
<b>Total fixed Cost (D)</b>		<b>12,500</b>	<b>1,50,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>90,000</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gavi Goru	1	50000	50,000	1	50000	50,000	1,00,000
Ox Goru	1	40000	40,000	-	-	-	40,000
<b>Total</b>	<b>2</b>		<b>90,000</b>	<b>1</b>		<b>50,000</b>	<b>1,40,000</b>

## Source of Finance



Entrepreneur's Contribution 90,000

Investor's Investment 50,000

Total 140,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>					
<b>Cow Item</b>		30,000	3,60,000	3,78,000	3,96,900
<b>Total Sales (A)</b>		30,000	3,60,000	3,78,000	3,96,900
<b>Less. Variable Expense</b>		0	0	0	0
<b>Cow Item</b>		0	0	0	0
<b>Total variable Expense (B)</b>		30,000	3,60,000	3,78,000	3,96,900
<b>Contribution Margin (CM) [C=(A-B)]</b>					
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	3,000	4,000
Mobile Bill		200	2,400	3,100	3,600
Salary (self)		5,000	60,000	60,000	60,000
Transportation		500	6,000	6,500	7,000
Medicine		1,500	18,000	19,000	20,000
Food		9,000	1,08,000	1,10,000	1,15,000
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>16,500</b>	<b>1,98,000</b>	<b>2,01,700</b>	<b>2,08,700</b>
<b>Net Profit (E) [C-D]</b>		<b>13,500</b>	<b>1,62,000</b>	<b>1,76,300</b>	<b>1,88,200</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	90,000	99,800	1,08,400
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		70,000	1,49,800
	<b>Total Cash Inflow</b>	<b>1,40,000</b>	<b>1,69,800</b>	<b>2,58,200</b>
<b>2</b>	<b>Cash Outflow</b>			
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	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70,000</b>	<b>1,49,800</b>	<b>2,38,200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

























# FAMILY PICTURE