

Proposed NU Business Name: GOROR KAMAR.



Project identification and prepared by: Md Kabir Raksham,
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHIN ALOM
Age	:	05-06-1998(19 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Aloknogor P.O: Gowal kandi Thana: Bagmara 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.LAYLI BEGUM
(iii) Father's name	:	MD. NAJRUL ISLAM
(iv) GB member's info	:	Branch: Sreepur Bagmara, Centre # 09(Female), Member ID:1897/2, Group No: 04 Member since: 01-02-2011(06Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 60000, Outstanding loan: BDT: 46950
(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.)	:	Yes
Business Experiences and Training Info	:	04 years experience in running business. 04 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765903576
Mother's Contact No.	:	01765903576
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LAYLI BEGUM joined Grameen Bank since 06 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

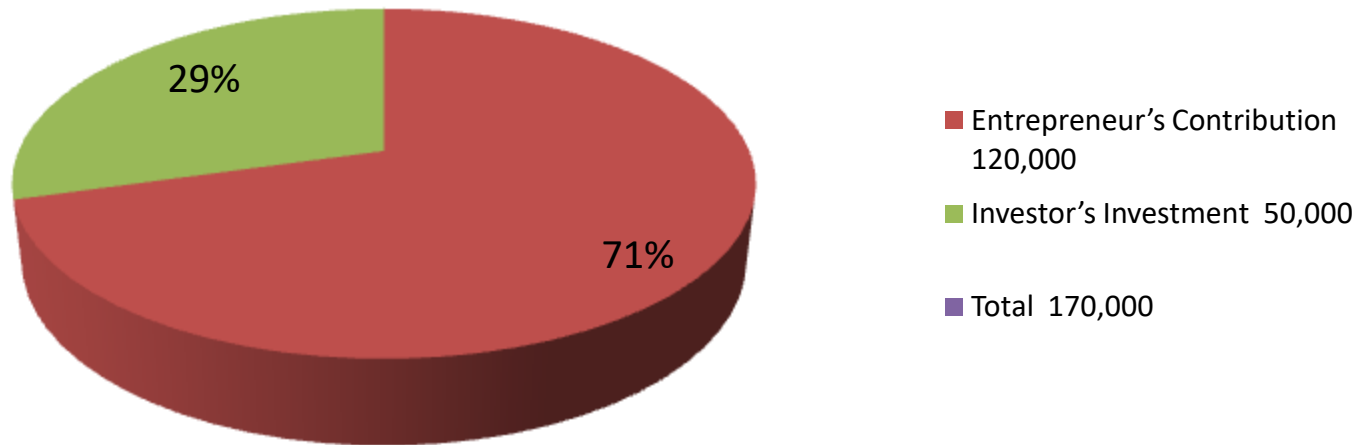
Proposed Nobin Udyokta Business Info

Business Name	:	DAIRY FARM
Location	:	Aloknogor, Hamirkutsha, Baghmara, Rajshahi
Total Investment in BDT	:	BDT 170000/-
Financing	:	Self BDT 120000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 08ft= 160 sft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Dairy farm. etc.▪ The business is operating by entrepreneur. Existing no employee.▪ Collects goods from Taherpur.▪ Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	1600	48000	576000
	0	0	0
Total Sales(A)	1600	48000	576000
Less Variable Expense (B)			0
Cow	1200	36000	432000
Total Variable Expense	1200	36000	432000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportation		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Food		2000	24000
Medicine		0	0
Mobile Bill		100	1200
Total Fixed Cost (D)		7600	91200
Net Profit (E)= [C-D]		4400	52800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow			120,000			50,000	170,000
			0			0	0
	0	0	120,000	0	0	50,000	170,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	2100	63000	756000	793800	833490
0	0	0	0	0	0
Total Sales(A)	2100	63000	756000	793800	833490
Less Variable Expense (B)					
Cow	1575	47250	567000	595350	625118
Total Variable Expense	1575	47250	567000	595350	625118
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Food		2000	24000	24000	24000
Generator		0	0	0	0
Mobil Bill		100	1200	1300	1400
Total Fixed Cost (D)		7600	91200	91720	92246
Net Profit (E)= [C-D]		8150	97800	102690	107825
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	97,800	102690	107824.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		77800	160490
	Total Cash Inflow	147,800	180,490	268,315
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	77,800	160,490	248,315

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE