

## Proposed NU Business Name: BIPLOB GORUR KHAMAR



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

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. BELAL UDDIN BIPLAB</b>
Age	:	27/11/1988(31years)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	1Brother 2 sisters .
Address	:	Vill:Gobindopor, P/O:sitli.P.S:poba, 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. BELIARA</b>
(iii) Father's name	:	<b>MD: HASEN ALI.</b>
(iv) GB member's info	:	Branch:Damkora poba, Centre # 6(Female), Member ID: 1406/3, Group No: 02 Member since: (2005-2013) and rejoin on 06/07/15 to runing (10 years)
Further Information:		First loan: BDT 2500/=
(v) Who pays GB loan installment	:	Existing Loan: BDT 4000/=, Outstanding loan: 4000/=
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	business
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01755800181
Mother's Contact No.	:	01722-833696
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. BELIARA.** joined Grameen Bank since 10 years ago. At first she took 2500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>BEPLAB GORUR KHAMAR</b>
Location	:	Gobindopur Sitly .
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 67% Required Investment BDT 50000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20*15=300 Squire 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 . Cow.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

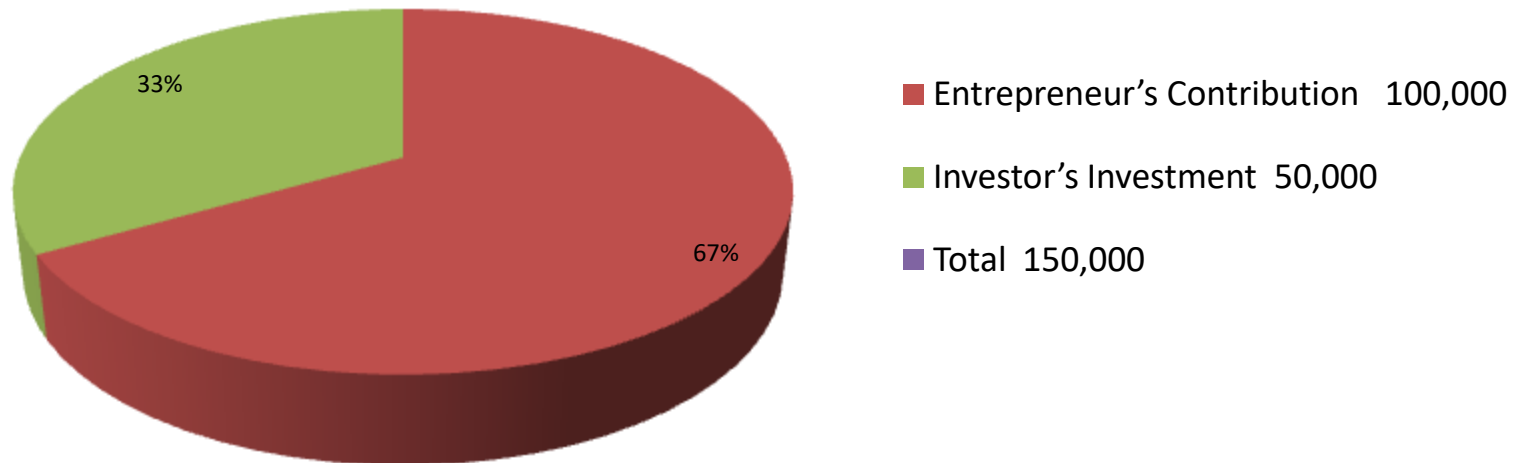
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sales	400	12,000	144000
<b>Total Sales (A)</b>	400	12,000	144000
<b>Less. Variable Expense</b>		0	
Milk sales	50	1,500	18000
<b>Total variable Expense (B)</b>	50	1,500	18000
<b>Contribution Margin (CM) [C=(A-B)]</b>	350	10,500	126000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		4000	48,000
Guard			0
Transportation		300	3,600
Entertainment			
Salary (staff)			
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>4,600</b>	<b>55,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,900</b>	<b>70,800</b>

# Investment Breakdown

	Existing	proposed	
Cow	100000	50000	150000
Total	100000	50000	150000

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Milk sales	450	13500	162000	170100	178605
<b>Total Sales (A)</b>	450	13500	162000	170100	178605
<b>Less. Variable Expense</b>		0	0	0	0
Milk sales	50	1500	18000	18900	19845
<b>Total variable Expense (B)</b>	50	1500	18000	18900	19845
<b>Contribution Margin (CM) [C=(A-B)]</b>	400	12000	144000	151200	158760
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill					
Mobile Bill		300	3600	3600	3600
Salary (self)		4000	48000	48000	48000
Transportation		300	3600	3600	3600
Entertainment			0		
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		4600	55300	55300	55300
<b>Net Profit (E) [C-D]</b>		7400	88700	95900	103460
<b>Investment Payback</b>			20000	20000	20000



# Cash flow projection on business plan (rec. & Pay)

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	88700	95900	103460
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>68700</b>	<b>144600</b>
	<b>Total Cash Inflow</b>	<b>138,700</b>	<b>164600</b>	<b>248060</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>68,700</b>	<b>144600</b>	<b>228060</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm in Gobindopor.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest









Dun  
东劲















# FAMILY PICTURE