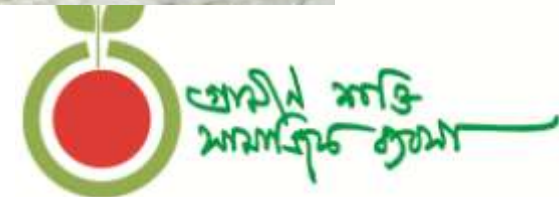


Proposed NU Business Name: GOROR KAMAR.



Project identification and prepared by: Md. Sohel Mia,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RUBEL SHEIKH.
Age	:	01/01/1987(30 Years)
Education, till to date	:	CLASS FIVE.
Marital status	:	Married
Children	:	1 Daughter.
No. of siblings:	:	2 Brothers. 2 sister.
Address	:	Vill: Koipokoria, P.O: Haigodagari, 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. MAJEDA BEGUM.
(iii) Father's name	:	MOHAMMOD ALI MOHON..
(iv) GB member's info	:	Branch: parila paba, Centre # 28(Female), Member ID: 5032/2, Group No: 06 Member since:2010 to running. (7 Years.) First loan: BDT 50000/=
Further Information:		Existing Loan: BDT 60000. Outstanding loan:40220.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01788239717.
Mother's Contact No.	:	01998184713.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MAJEDA BEGUM joined Grameen Bank since 07 years ago. At first she took 50,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

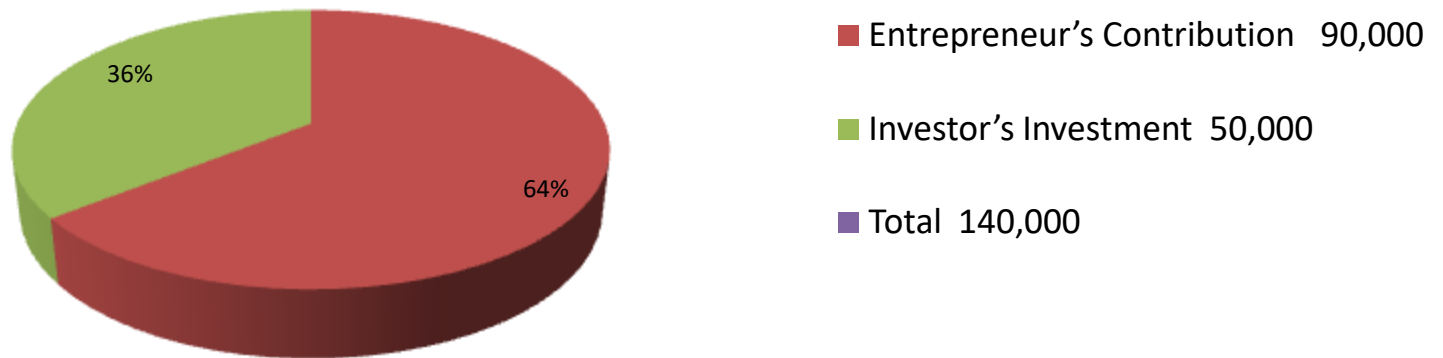
Business Name	:	GOROR KAMAR.
Location	:	koipokoria.
Total Investment in BDT	:	BDT 140000/-
Financing	:	Self BDT 90000/-(from existing business) 20% Required Investment BDT 50000/-(as equity)80%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 200 square ft.
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Cow.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is own.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	3 Monthly	Yearly
Revenue (sales)			
Cow sales		140000	560000
Total Sales (A)		140000	560000
Less. Variable Expense			
Cow sales		119000	476000
Total variable Expense (B)		119000	476000
Contribution Margin (CM) [C=(A-B)]		21000	84000
Less. Fixed Expense			
Rent			
Electricity Bill		600	2400
Mobile Bill		600	2400
Salary (self)		12000	48,000
Guard			0
Transportation		900	3600
Entertainment		600	2400
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		14700	58800
Net Profit (E) [C-D]		6300	25200

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	90000		90000
Feed and calf of cow purches.		50000	50000
	90000	50,000	140000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	3 Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales	0	180000	720000	756000	793800
Total Sales (A)	0	180000	720000	756000	793800
Less. Variable Expense					0
Cow sales	0	153000	612000	642600	674730
Total variable Expense (B)	0	153000	612000	642600	674730
Contribution Margin (CM) [C=(A-B)	0	27000	108000	113400	119070
Less. Fixed Expense					
Rent					
Electricity Bill		600	2400	2400	2400
Mobile Bill		600	2400	2400	2400
Salary (self)		12000	48,000	48000	48000
Transportation		900	3600	3600	3600
Entertainment		600	2400	2400	2500
Salary (staff)					
Security Gard		0	0		
Bank service Charge					
Total Fixed Cost		14700	58800	58800	58900
Net Profit (E) [C-D)		12300	49200	54600	60170
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	49200	54600	60170
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		29200	63800
	Total Cash Inflow	99,200	83800	123970
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	29,200	63800	103970

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -Koipokoria.
Regular customers;

THREATS

Theft
Fire
Political unrest











राष्ट्रीय खाद्य सुरक्षा अधिनियम, 2013
राष्ट्रीय खाद्य सुरक्षा आयोग

आवेदन संख्या: 10/2023

दिनांक: 15/08/2023

आवेदक का नाम: श्री. राजेश कुमार

पता: 123, मुख्य मार्ग, दिल्ली-110001

संलग्न: 1. आवेदन पत्र 2. प्रमाण पत्र

FAMILY PICTURE