

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



Project identification and prepared by: Monoj kumar sarkar, BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST.ASMA KHATUN
Age	:	16-09-1998(19 Years)
Education, till to date	:	Class-VIII
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother & 05 Sisters
Address	:	Vill.Jikra, P.O: Hat Jikra, P.S: Charghat, 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. BHANOARA BEGUM
(iii) Husbands name	:	MD. SIPON MAHAMUD
(iv) GB member's info	:	Branch:Charghat, Centre # 77/m (Female), Member ID:8813/1, Group No: 10 Member since: 25-05-2010 to 10-02-14 & New 30-08-15 (06Years)
Further Information:		First loan: BDT -10,000
(v) Who pays GB loan installment	:	Fathers
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Jobs
Entrepreneur Contact No.	:	01781-470844
Family Contact No.	:	01933-243850
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BHANOARA BEGUM joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

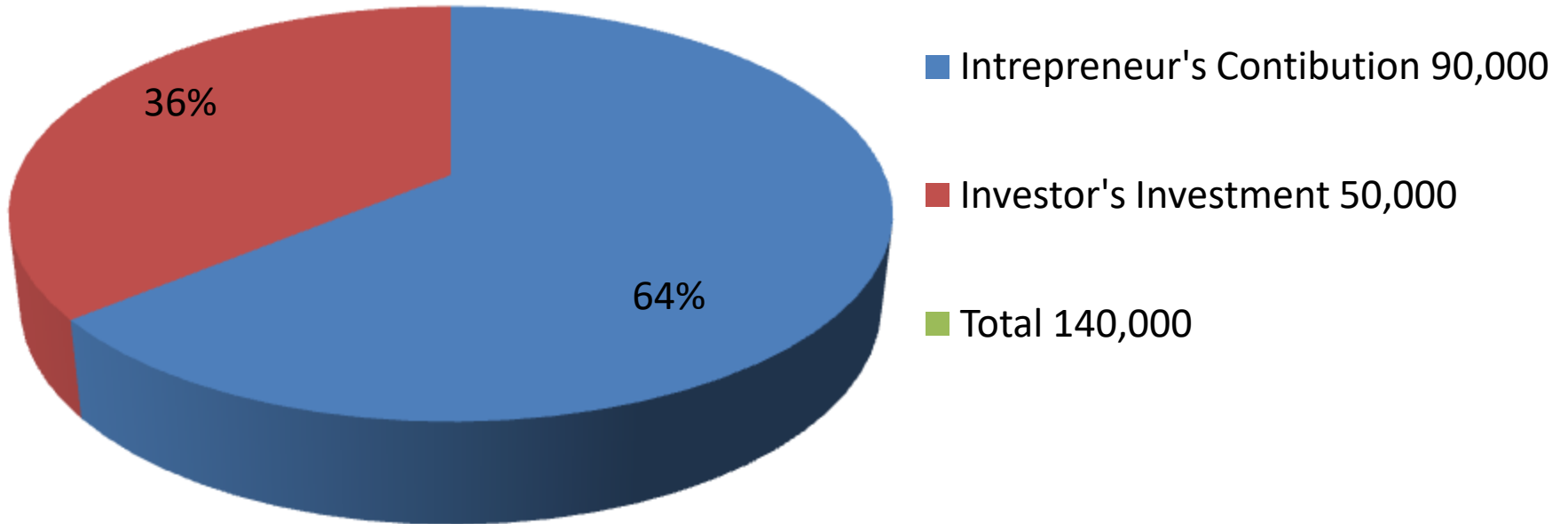
Business Name	:	SHIKHA GORUR KHAMAR
Location	:	Jikra,Charghat,Rajshahi .
Total Investment in BDT	:	BDT-140,000/-
Financing	:	Self BDT 90,000/--(from existing business)64% Required Investment BDT 50,000/--(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Ox Sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The farm is own. ▪Agreed grace period is 3 months. ▪Average 50% gain on sale.

Revenue (sales)			
Ox Sale		120,000	240,000
Total Sales (A)		120,000	240,000
Less. Variable Expense			
Ox Sale		60,000	60,000
Total variable Expense (B)		60,000	60,000
Contribution Margin (CM) [C=(A-B)]		60,000	60,000
Less. Fixed Expense			
Food		12,000	24,000
Electricity bill		0	0
Transportation		6,000	12,000
Salary (self)		24,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		1,200	2,400
Total fixed Cost (D)		43,800	87,600
Net Profit (E) [C-D]		16,200	32,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (3x30,000)	90,000	40,000	130,000
Food	0	10,000	10,000
Total	90,000	50,000	140,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Ox Sale		140,000	280,000	294,000	308,700
Total Sales (A)		140,000	280,000	294,000	308,700
Less. Variable Expense					
Ox Sale		70,000	140,000	147,000	154,350
Total variable Expense (B)		70,000	140,000	147,000	154,350
Contribution Margin (CM) [C=(A-B)]		70,000	140,000	147,000	154,350
Less. Fixed Expense					
Food		12,000	24,000	25,000	26,000
Electricity bill		0	0	0	0
Transportation		6,000	12,000	12,500	13,000
Salary (self)		24,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		1,200	2,400	2,500	2,600
Total Fixed Cost		43,800	87,600	89,300	91,000
Net Profit (E) [C-D]		26,200	52,400	57,700	63,350

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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	52,400	57,700	63,350
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		32,400	70,100
	Total Cash Inflow	102,400	90,100	133,450
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	32,400	70,100	113,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





