

Proposed NU Business Name: ROKSHANA GORU KHAMAR



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. ROKSHANA KHATUN
Age	:	04/12/1994(22Years)
Education, till to date	:	BSS
Marital status	:	UnMarried
Children	:	no
No. of siblings:	:	2 Sister
Address	:	Vill: kalupara P.O: goalkandi P.S: 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. PARIJAN BIBI
(iii) Father's name	:	MD. RAFIQU L ISLAM
(iv) GB member's info	:	Branch: hamirkudsa, Centre # 16(Female), Member ID: 2620, Group No:10 Member since:28/10/2011 First loan: BDT -5000
Further Information:		Existing Loan: BDT 80000, Outstanding loan: 32400
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mach khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01792808882
Father's Contact No.	:	01737553565
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. PARIJAN BIBI joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ROKSHANA GORU KHAMAR
Location	:	Kalupara, hamirkudsa, bagmara,Rajshahi
Total Investment in BDT	:	BDT 300000
Financing	:	Self BDT 250000-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20ft x 10ft= 200 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; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

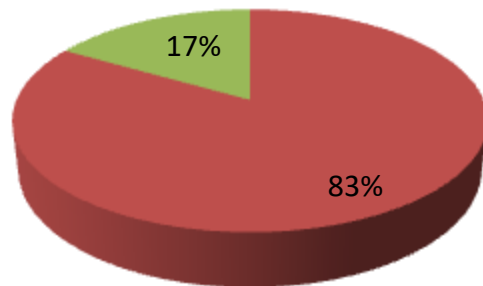
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
cow sales		56,667	680004
Total Sales (A)		56,667	680004
Less. Variable Expense		0	
sales of product		41,667	500004
Total variable Expense (B)		41,667	500004
Contribution Margin (CM) [C=(A-B)]		15,000	180000
Less. Fixed Expense			
Rent			
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment			0
food		3000	36,000
Bank service Charge			0
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
fizian cow	2	125,000	250,000	1	25000	50000	50,000
						0	0
Total	2	125000	250000		25000	50000	50000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 50,000
- Total 300,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
cow sales		56667	680004	714004	749704
Total Sales (A)		56667	680004	714004	749704
Less. Variable Expense		0	0	0	0
Cow product		41667	500004	525004	551254
Total variable Expense (B)		41667	500004	525004	551254
Contribution Margin (CM) [C=(A-B)		15000	180000	189000	198450
Less. Fixed Expense					
Rent					
Electricity Bill		200	2400	2700	3000
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
Entertainment			0		
food		3000	36000	38000	40000
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		9000	108100	111600	115100
Net Profit (E) [C-D)		6000	71900	77400	83350
Investment Payhack			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	71900	77400	83350
1.3	Depreciation (Non cash item)			-
1.4	Opening Balance of Cash Surplus		51900	109300
	Total Cash Inflow	121900	129300	192650
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	70000	20000	20000
3	Net Cash Surplus	51900	109300	172650

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
kalupara,hamirkudsa,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

