

Proposed NU Business Name: HIDOY 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	:	MD.RUZDAR ALI
Age	:	01-02-1984(34 Years)
Education, till to date	:	Class-V
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	03 Brothers & 01 Sister
Address	:	Vill: Chak ahommed,P.O: Bagha,P.S: Bagha, 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. RUPJAN BEGUM
(iii) Husband's name	:	MD. LATE.AKKAS ALI
(iv) GB member's info	:	Branch: Monigram , Centre # 69/m (Female), Member ID:6341/4, Group No: 05 Member since: 10-12-2009 to 20-02-2014 New 11-50-17(05Years)
Further Information:		First loan: BDT -10,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 20,000 Outstanding loan: 13,400 Father's
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Govua Garden
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01733-028023
Family Contact No.	:	01737-508064
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RUPJAN BEGUM joined Grameen Bank since 05 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

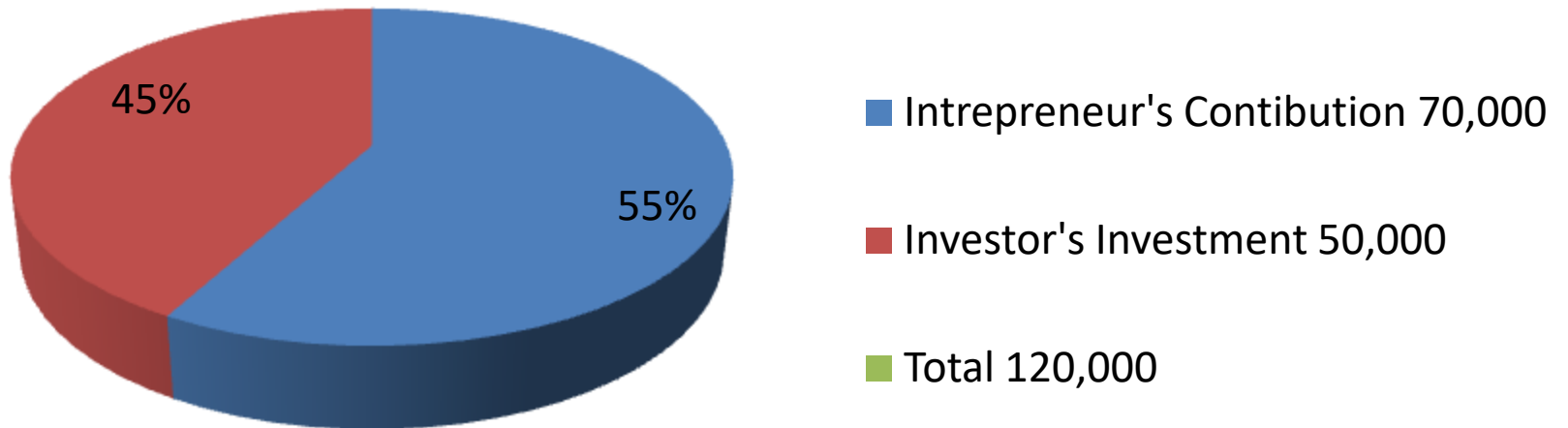
Business Name	:	HIDOY GORUR KHAMAR
Location	:	Chak ahommed,Bagha ,Rajshahi .
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business)58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 20 ft= 400 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 Sales. ▪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		100,000	200,000
Total Sales (A)		100,000	200,000
Less. Variable Expense			
Ox Sale		50,000	100,000
Total variable Expense (B)		50,000	100,000
Contribution Margin (CM) [C=(A-B)		50,000	100,000
Less. Fixed Expense			
Food		12,000	24,000
Electricity bill		0	0
Transportation		600	1,200
Salary (self)		24,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		600	1,200
Total fixed Cost (D)		37,800	75,600
Net Profit (E) [C-D)		12,200	24,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x30,000)	70,000	40,000	110,000
Food	0	10,000	10,000
Total	70,000	50,000	120,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Ox sale		110,000	220,000	231,000	242,550
Total Sales (A)		110,000	220,000	231,000	242,550
Less. Variable Expense					
Ox sale		60,000	120,000	126,000	132,300
Total variable Expense (B)		60,000	120,000	126,000	132,300
Contribution Margin (CM) [C=(A-B)]		60,000	120,000	126,000	132,300
Less. Fixed Expense					
Food		12,000	24,000	24,500	25,000
Electricity bill		0	0	0	0
Transportation		600	1,200	1,300	1,400
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		600	1,200	1,300	1,400
Total Fixed Cost		37,800	75,600	76,400	77,200
Net Profit (E) [C-D]		22,200	44,400	49,600	55,100

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	44,400	49,600	55,100
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		24,400	54,000
	Total Cash Inflow	94,400	74,000	109,100
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	24,400	54,000	89,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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





Family picture

