

Proposed NU Business Name: ADORSHO GORU KHAMAR



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. MITU KHATUN
Age	:	12/10/1998(19Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Makranda,P.O:Lolitnogor,P.S: Godagari, 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. AMBIARA BEGUM
(iii) Father's name	:	MD. KAMAL HOSSAIN
(iv) GB member's info	:	Branch:Badhair, Tanor. #59(Female), Member ID: 5094/4, Group No:03 Member since:16/06/2013 First loan: BDT -15000
Further Information:		Existing Loan: BDT 30000, Outstanding loan:30000
(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	:	02years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Hash-Murgi Palon
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01776077176
Father's Contact No.	:	01780122132
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMBIARA BEGUM joined Grameen Bank since 04 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

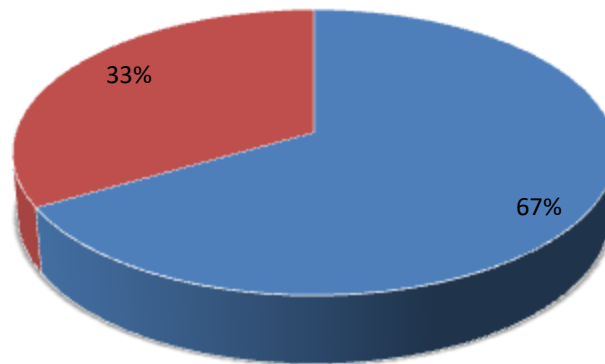
Business Name	:	ADORSHO GOBADI KHAMAR
Location	:	Makranda,Lolitnogor,Godagari, Rajshahi
Total Investment in BDT	:	BDT 120000/-
Financing	:	Self BDT 80000/-(from existing business) 67% Required Investment BDT 40,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 8ft= 80 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	Monthly	3Monthly	Yearly
Revenue(Sales)			
Cow Sales		116000	464000
Total Sales(A)		116000	464000
Less. Variable Expense			
Cow		80000	320000
Total Variable Expense (B)		80000	320000
Contribution Margin(CM) [C=(A-B)]		36000	144000
Less. Fixed Expense			
Rent	0	0	0
Electricity Bill	100	300	1200
Transportation	200	600	2400
Salary (self)	5000	15000	60000
Salary (staff)	0	0	0
Mobile Bill	200	600	2400
Food	2000	6000	24000
Medicine	0	0	0
Bank Charge	0	0	0
Total Fixed Cost (D)	7500	22500	90000
Net Profit (E) [C-D]		13500	54000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Cow	80000	30000	110000
Food	0	10000	10000
Total	80000	40000	120000

Source of Finance



- Entrepreneur's Contribution 80000
- Investor's Investment 40000
- Total 120000

Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Cow Sales	116000	232000	464000	487200	511560
Total Sales (A)	116000	232000	464000	487200	511560
Less. Variable Expense					
cow	80000	160000	320000	336000	352800
Total Variable Expense (B)	80000	160000	320000	336000	352800
Contribution Margin (CM) [C=(A-B)]	36000	72000	144000	151200	158760
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	300	600	1200	1500	1800
Transportation	600	1200	2400	2700	3000
Salary (self)	15000	30000	60000	60000	60000
Salary (staff)	0	0	0	0	0
Mobile Bill	600	1200	2400	2400	2400
Food	6000	12000	24000	24300	24600
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
Total Fixed Cost (D)	22500	45000	90000	90900	91800
Net Profit (E) [C-D]	13500	27000	54000	60300	66960
Investment Payback			16000	16000	16000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	54000	60300	66960
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		38000	82300
	Total Cash Inflow	104000	98300	149260
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	66000	16000	16000
3	Net Cash Surplus	38000	82300	133260

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Makranda,
Lolitnogor,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Family picture

