

Proposed NU Business Name: GOROR KHAMAR



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

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.TOHABUR RAHMAN.
Age	:	21/01/1997(20 Years)
Education, till to date	:	H.S.C
Marital status	:	Unarried
Children	:	N/A
No. of siblings:	:	02 Brothers.
Address	:	Vill: KOIRA, P.O: Hatgodagari, 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.TAHMINA BEGUM.
(iii) Father's name	:	MD. ABU MUSHA.
(iv) GB member's info	:	Branch: parila paba, Centre # 1(Female), Member ID: 1042/6, Group No: 03 Member since:08/06/2011 to running (6 Years) First loan: BDT 8,000
Further Information:		Existing Loan: BDT 25,000. Outstanding loan:20,000.
(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	:	3 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.	:	01796892195.
Mother's Contact No.	:	01737055200.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MST.TAHMINA BEGUM. joined Grameen Bank since 06 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	GOROR KHAMAR.
Location	:	Koyra, paba,Rajshahi.
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/-(from existing business) 76% Required Investment BDT 50000/-(as equity)24%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 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.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.

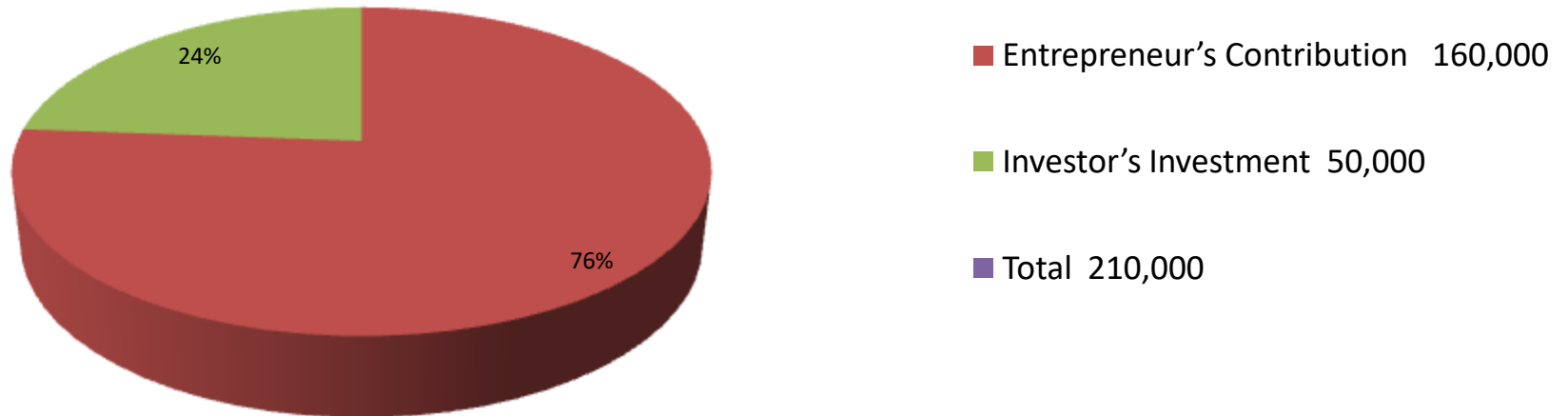
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk salse	500	15,000	180000
Total Sales (A)	500	15,000	180000
Less. Variable Expense		0	
Milk salse	100	3,000	36000
Total variable Expense (B)	100	3,000	36000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144000
Less. Fixed Expense			
Rent			
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		4000	48,000
Guard			
Transportation		200	2,400
Entertainment		100	1,200
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		4,800	57,600
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	160,000		160,000
Feed and calf of cow		50000	50000
	160,000	50,000	160,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk sales	600	32000	384000	403200	423360
Total Sales (A)	600	32000	384000	403200	423360
Less. Variable Expense	0	0	0	0	0
Milk sales	100	16000	192000	201600	211680
Total variable Expense (B)	100	16000	192000	201600	211680
Contribution Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less. Fixed Expense					
Rent					
Electricity Bill		300	3600	3600	3600
Mobile Bill		200	2400	2400	2400
Salary (self)		4000	48000	48000	48000
Transportation		200	2400	2400	2400
Entertainment		100	1200	1200	1200
Salary (staff)					
Security Gard					
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		4900	58800	58800	58800
Net Profit (E) [C-D]		11100	133200	142800	152880
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	133200	142800	152880
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		113200	236000
	Total Cash Inflow	183,200	256000	388880
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	113,200	236000	368880

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -Koyra,paba,Rajshahi.
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

