

Proposed NU Business Name: ROJINA GORU KHAMAR



Project identification and prepared by: MST. Lailatun Nahar, Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nabin Udyokta

| | | |
|--|---|--|
| Name | : | MS. ROJINA AKTER |
| Age | : | 09-03-1992(25 Years) |
| Education, till to date | : | B.A running |
| Marital status | : | Unmarried |
| Children | : | no |
| No. of siblings: | : | 2 Sister |
| Address | : | Vill: daspara,P.O: kamarbari,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. SAHARA BIBI |
| (iii) Father's name | : | MD. RASHID ALI |
| (iv) GB member's info | : | Branch: maria, Centre # 20(Female), Member ID: 1751, Group No:02 Member since: 07-06-2014 First loan: BDT -5000 |
| Further Information: | | Existing Loan: BDT 44,000, Outstanding loan: 20240 |
| (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 | : | Sobji chash |
| Other Own/Family Sources of Liabilities | : | Agriculture |
| Entrepreneur Contact No. | : | 01755266012 |
| Father's Contact No. | : | 01787900787 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAHARA BIBI joined Grameen Bank since 03 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

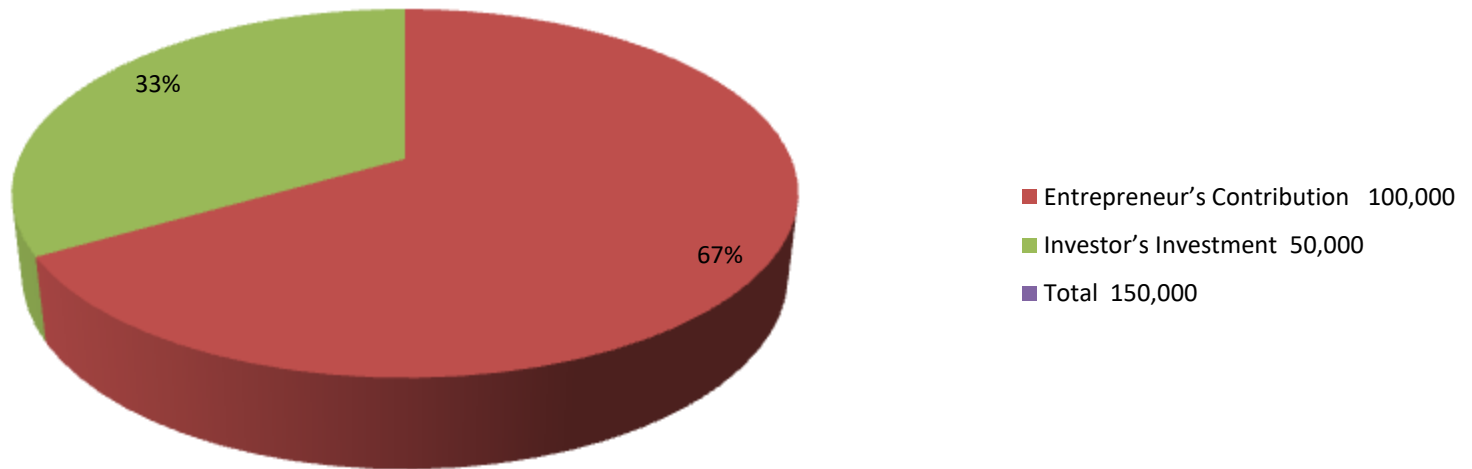
| | | |
|---|---|--|
| Business Name | : | ROJINA GORU KHAMAR |
| Location | : | Daspara, kamarbari,bagmara,Rajshahi |
| Total Investment in BDT | : | BDT 1,50,000 |
| Financing | : | Self BDT 1,00,000-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33% |
| Present salary/drawings from business (estimates) | : | BDT 5000/- |
| Proposed Salary | : | 5000/= |
| Size of shop | : | 10t 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 | | 30,000 | 360000 |
| Total Sales (A) | | 30,000 | 360000 |
| Less. Variable Expense | | 0 | |
| Cow | | 15,000 | 180000 |
| Total variable Expense (B) | | 15,000 | 180000 |
| Contribution Margin (CM) [C=(A-B) | | 15,000 | 180000 |
| Less. Fixed Expense | | | |
| Rent | | | |
| Electricity Bill | | 300 | 3,600 |
| Mobile Bill | | 200 | 2,400 |
| Salary (self) | | 5000 | 60,000 |
| Guard | | | 0 |
| Transportation | | 200 | 2,400 |
| food | | 1300 | 15,600 |
| Salary (staff) | | | 0 |
| Bank service Charge | | | 0 |
| Total fixed Cost (D) | | 7,000 | 84,000 |
| Net Profit (E) [C-D] | | 8,000 | 96,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|--------------|---------------|----------|--------------|--------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| cow | 2 | 50,000 | 100,000 | 2 | 25000 | 50000 | 150,000 |
| | | | | | | | |
| | | | | | | 0 | |
| Total | 2 | 50000 | 100000 | | 25000 | 50000 | 150000 |

Source of Finance



| Financial Projection (BDT) | | | | | |
|---|-------|-------|----------|----------|----------|
| Particular | Daily | Month | 1st Year | 2nd year | 3rd Year |
| Revenue (sales) | | | | | |
| cow sales | | 30000 | 360000 | 378000 | 396900 |
| Total Sales (A) | | 30000 | 360000 | 378000 | 396900 |
| Less. Variable Expense | | | | | |
| COW | | 15000 | 180000 | 189000 | 198450 |
| Total variable Expense (B) | | 15000 | 180000 | 189000 | 198450 |
| Contribution Margin (CM) [C=(A-B)] | | 15000 | 180000 | 189000 | 198450 |
| Less. Fixed Expense | | | | | |
| Rent | | | | | |
| Electricity Bill | | 300 | 3600 | 3800 | 4000 |
| Mobile Bill | | 200 | 2400 | 2600 | 2400 |
| Salary (self) | | 5000 | 60000 | 60000 | 2800 |
| Transportation | | 200 | 2400 | 2800 | 3000 |
| Entertainment | | | | | |
| food | | 1300 | 15600 | 17000 | 18000 |
| Security Gard | | | | | |
| Bank service Charge | | | 100 | 100 | 100 |
| Total Fixed Cost | | 7000 | 84100 | 86300 | 30300 |
| Net Profit (E) [C-D] | | 8000 | 95900 | 102700 | 168150 |
| Investment Payback | | | 20000 | 20000 | 20000 |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | (BDT) |
|-------------|---|---------------------|---------------------|---------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 95900 | 102700 | 168150 |
| 1.3 | Depreciation (Non cash item) | | - | |
| 1.4 | Opening Balance of Cash Surplus | | 75900 | 158600 |
| | Total Cash Inflow | 145900 | 178600 | 326750 |
| 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 | 75900 | 158600 | 306750 |

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 : daspara,
kamarbari,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





শ্রী জিলাটি সিনামা
প্রস্তুতকৃত সিনামা



FAMILY PICTURE

