

Proposed NU Business Name: NAHAR GORUR KHAMAR



Project identification and prepared by: MD. RABIUL ISLAM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. SABIKUNNAHAR
Age	:	01/02/1999(18Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Sister
Address	:	Vill: Alipur,P.O:Premtoli,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. NASIMA BEGUM
(iii) Father's name	:	MD. BOJLUR RAHMAN
(iv) GB member's info	:	Branch:Deopara,godagari,Centre #36(Female), Member ID: 2358/1, Group No:01 Member since:30/05/2013 First loan: BDT -20000
Further Information:		Existing Loan: BDT 30000, Outstanding loan:14820
(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	:	05years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Part Time Job
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01784144662
Father's Contact No.	:	01966023606
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NASIMA BEGUM joined Grameen Bank since 04 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

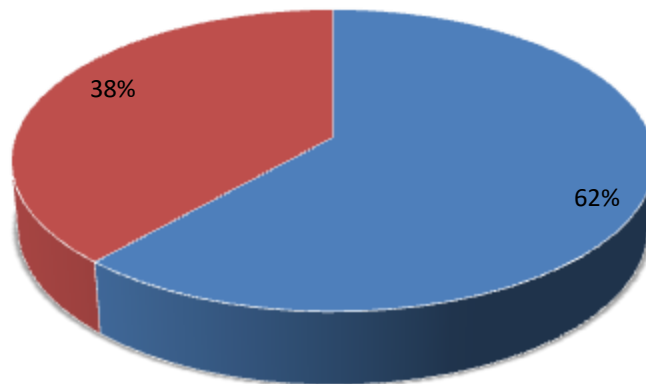
Business Name	:	NAHAR GORUR KHAMAR
Location	:	Alipur,Premtoli,Godagari, Rajshahi
Total Investment in BDT	:	BDT 130000/-
Financing	:	Self BDT 80000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	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		114500	458000
Total Sales(A)		114500	458000
Less. Variable Expense			
Cow		80000	320000
Total Variable Expense (B)		80000	320000
Contribution Margin(CM) [C=(A-B)]		34500	138000
Less. Fixed Expense			
Rent	0	0	0
Electricity Bill	200	600	2400
Transportation	200	600	2400
Salary (self)	5000	15000	60000
Salary (staff)	0	0	0
Mobile Bill	100	300	1200
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]		12000	48000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Cow	80000	40000	120000
Food	0	10000	10000
	0	0	0
Total	80000	50000	130000

Source of Finance



- Entrepreneur's Contribution 80000
- Investor's Investment 50000
- Total 130000

Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Cow Sales	117500	235000	470000	493500	518175
Total Sales (A)	117500	235000	470000	493500	518175
Less. Variable Expense					
cow	80000	160000	320000	336000	352800
Total Variable Expense (B)	80000	160000	320000	336000	352800
Contribution Margin (CM) [C=(A-B)]	37500	75000	150000	157500	165375
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	600	1200	2400	2700	3000
Transportation	600	1200	2400	2700	3000
Salary (self)	15000	30000	60000	60000	60000
Salary (staff)	0	0	0	0	0
Mobile Bill	300	600	1200	1200	1200
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]	15000	30000	60000	66600	73575
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	50000		
1.2	Net P[rofit	60000	66600	73575
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		40000	86600
	Total Cash Inflow	110000	106600	160175
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	40000	86600	140175

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

