

## Proposed NU Business Name: **HAFIJUR 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	:	<b>MD.HAFIJUR RAHMAN</b>
Age	:	10/11/1994(22Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother
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	:	<b>MST. FATEMA KHATUN</b>
(iii) Father's name	:	<b>MD. MOSTAFIJUR RAHMAN</b>
(iv) GB member's info	:	Branch:Deopara,godagari,Centre #36(Female), Member ID: 2943/3, Group No:03 Member since:10/05/2003-2009,2015 First loan: BDT -3000
Further Information:		Existing Loan: BDT 29985, Outstanding loan:27345
(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.	:	01779243806
Father's Contact No.	:	01939474577
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. FATEMA KHATUN** joined Grameen Bank since 06 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

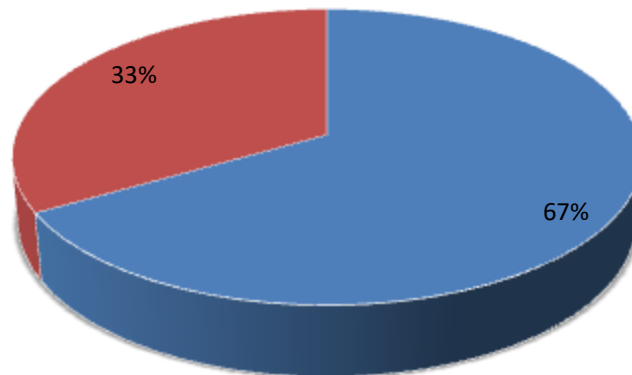
Business Name	:	<b>HAFIJUR GORUR KHAMAR</b>
Location	:	Alipur, Premtoli, Godagari, Rajshahi
Total Investment in BDT	:	BDT 150000/-
Financing	:	Self BDT 100000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 8ft = 80 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪ The business is operating by entrepreneur. Existing no employees.</li><li>▪ Average gain</li><li>▪ The farm is owned.</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
<b>Revenue(Sales)</b>			
Cow Sales		<b>136000</b>	<b>544000</b>
<b>Total Sales(A)</b>		<b>136000</b>	<b>544000</b>
<b>Less. Variable Expense</b>			
Cow		<b>100000</b>	<b>400000</b>
<b>Total Variable Expense (B)</b>		<b>100000</b>	<b>400000</b>
<b>Contribution Margin(CM) [C=(A-B)]</b>		<b>36000</b>	<b>144000</b>
<b>Less. Fixed Expense</b>			
Rent	<b>0</b>	<b>0</b>	<b>0</b>
Electricity Bill	<b>200</b>	<b>600</b>	<b>2400</b>
Transportation	<b>200</b>	<b>600</b>	<b>2400</b>
Salary (self)	<b>5000</b>	<b>15000</b>	<b>60000</b>
Salary (staff)	<b>0</b>	<b>0</b>	<b>0</b>
Mobile Bill	<b>100</b>	<b>300</b>	<b>1200</b>
Food	<b>2000</b>	<b>6000</b>	<b>24000</b>
Medicine	<b>0</b>	<b>0</b>	<b>0</b>
Bank Charge	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Fixed Cost (D)</b>	<b>7500</b>	<b>22500</b>	<b>90000</b>
<b>Net Profit (E) [C-D]</b>		<b>13500</b>	<b>54000</b>

<b>Investment Breakdown</b>			
<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
Cow	100000	40000	140000
Food	0	10000	10000
	0	0	0
<b>Total</b>	<b>100000</b>	<b>50000</b>	<b>150000</b>

## Source of Finance



- Entrepreneur's Contribution 100000
- Investor's Investment 50000
- Total 150000

## Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Cow Sales	136000	272000	544000	571200	599760
<b>Total Sales (A)</b>	136000	272000	544000	571200	599760
Less. Variable Expense					
cow	100000	200000	400000	420000	441000
<b>Total Variable Expense (B)</b>	100000	200000	400000	420000	441000
<b>Contribution Margin (CM) [C=(A-B)]</b>	36000	72000	144000	151200	158760
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
<b>Total Fixed Cost (D)</b>	22500	45000	90000	90900	91800
<b>Net Profit (E) [C-D]</b>	13500	27000	54000	60300	66960
<b>Investment Payback</b>			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 Profit	54000	60300	66960
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		34000	74300
	Total Cash Inflow	104000	94300	141260
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	<b>Net Cash Surplus</b>	34000	74300	121260

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

