

**Proposed NU Business Name: DUI VAI GOBADI POSHU 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.ZAHID HASAN</b>
Age	:	10/01/1999(18Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	None
No. of siblings:	:	2 Brother
Address	:	Vill: Kadipur,P.O:Kakonhat,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. KHAIRUN NESA</b>
(iii) Father's name	:	<b>MD. SHERAJUL ISLAM</b>
(iv) GB member's info	:	Branch:Pakri,godagari,Centre #13(Female), Member ID: 2586/3, Group No:04 Member since:2003,2009,2016 First loan: BDT -5000
Further Information:		Existing Loan: BDT 4000, Outstanding loan:1536
(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	:	04years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Auto Driver
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01768751429
Father's Contact No.	:	01765398607
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. KHAIRUN NESHA** joined Grameen Bank since 06 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

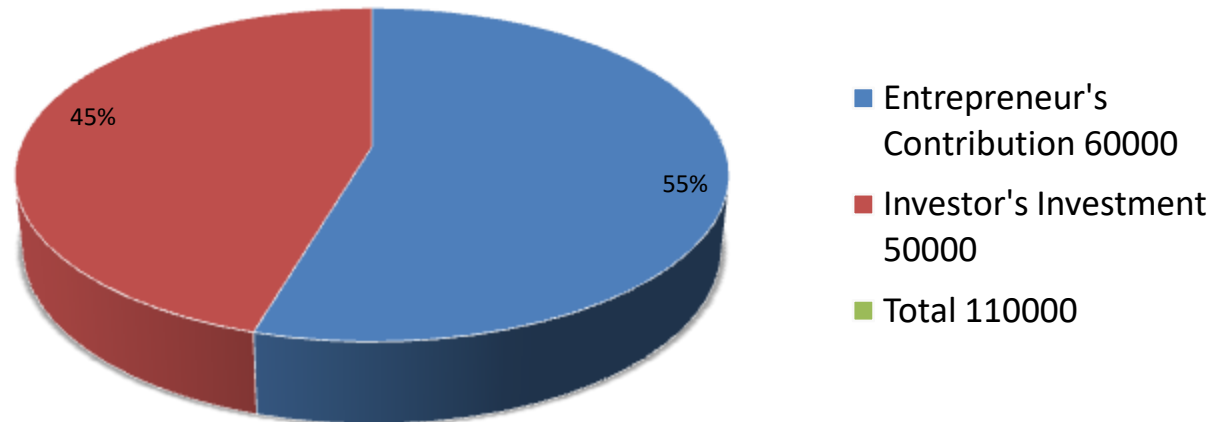
Business Name	:	<b>DUI VAI GOBADI POSHU KHAMAR</b>
Location	:	Kadipur, Kakonhat, Godagari, Rajshahi
Total Investment in BDT	:	BDT 110000/-
Financing	:	Self BDT 60000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 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>▪ The farm is owned.</li><li>▪ Collects goods from Rajshahi.</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
<b>Revenue(Sales)</b>			
Cow Sales		97500	390000
<b>Total Sales(A)</b>		97500	390000
<b>Less. Variable Expense</b>			
Cow		60000	240000
<b>Total Variable Expense (B)</b>		60000	240000
<b>Contribution Margin(CM) [C=(A-B)]</b>		37500	150000
<b>Less. Fixed Expense</b>			
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
<b>Total Fixed Cost (D)</b>	7500	22500	90000
<b>Net Profit (E) [C-D]</b>		15000	60000

<b>Investment Breakdown</b>			
<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
Cow	60000	40000	100000
Food	0	10000	10000
	0	0	0
<b>Total</b>	<b>60000</b>	<b>50000</b>	<b>110000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Cow Sales	152500	305000	610000	640500	672525
<b>Total Sales (A)</b>	152500	305000	610000	640500	672525
Less. Variable Expense					
cow	110000	220000	440000	462000	485100
<b>Total Variable Expense (B)</b>	110000	220000	440000	462000	485100
<b>Contribution Margin (CM) [C=(A-B)]</b>	42500	85000	170000	178500	187425
<b>Less. Fixed Expense</b>					
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>	20000	40000	80000	87600	95625
<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	80000	87600	95625
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		60000	127600
	Total Cash Inflow	130000	147600	223225
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>	60000	127600	203225

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# Family picture

