

Proposed NU Business Name: NACHIMA GORUR KHAMAR



Project identification and prepared by: Mr. Kabir Raksam
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. JULEKHA KHATUN
Age	:	03-10-1998(19 Years)
Education, till to date	:	H.S.C runing
Marital status	:	Un Married
Children	:	no
No. of siblings:	:	1 sister
Address	:	Vill: Udonpur,P.O: pochamaria.P.S: puthia, 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. NACHHIMA BEGUM
(iii) Father's name	:	MD.JULHAS ALI
(iv) GB member's info	:	Branch: Shilmaria Centre # 25(Female), Member ID: 9011, Group No: 03 Member since: 2008 First loan: BDT -5000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: PAID
(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	:	Mach chas
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01723884794
Father's Contact No.	:	01722071104
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.NACHIMA BEGUM joined Grameen Bank since 08 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

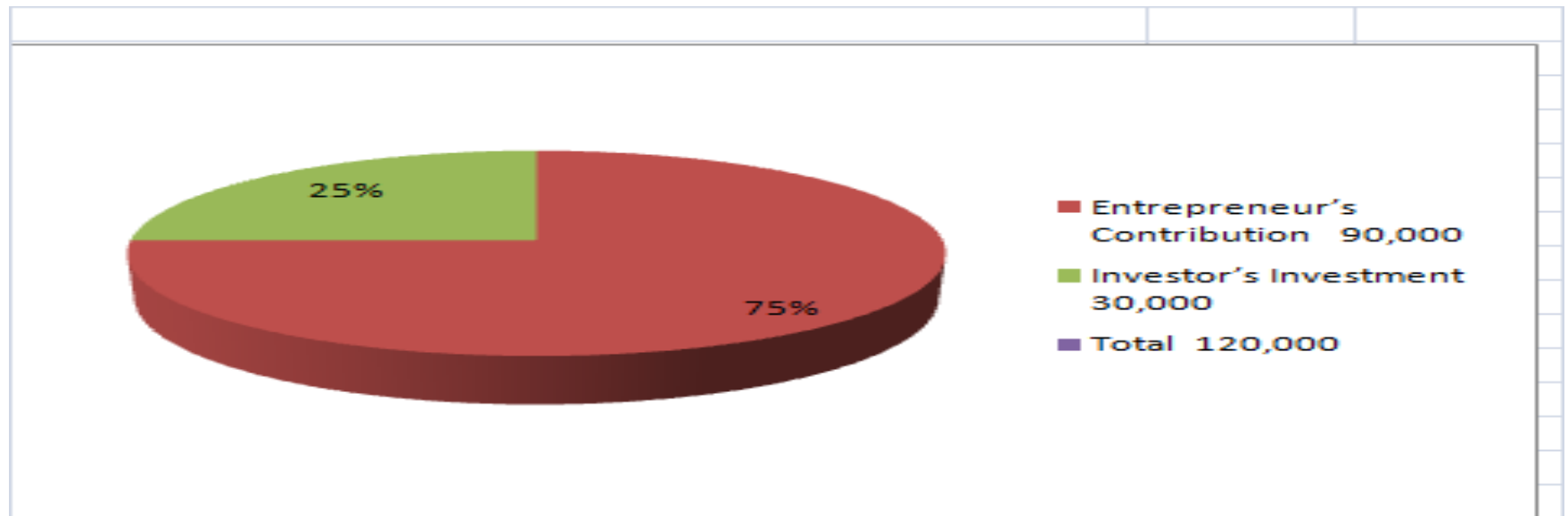
Business Name	:	NACHIMA GORUR KHAMAR
Location	:	Udonpur,pochamaria, puthia,Rajshahi
Total Investment in BDT	:	BDT 1,20,000
Financing	:	Self BDT 90,000-(from existing business) 59% Required Investment BDT 30,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 10ft= 100 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 sale		25,000	300000
Total Sales (A)		25,000	300000
Less. Variable Expense			
sales product		15,000	180000
Total variable Expense (B)		15,000	180000
Contribution Margin (CM) [C=(A-B)]		10,000	120000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
food		1300	15,600
Transportation		500	6,000
Entertainment			0
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		3,000	36,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
COW	2	45,000	90,000	1	30000	30000	1,20,000
Total	2	45,000	90000		30000	30000	1,20,000

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					
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
Entertainment					
food		1300	15600	16000	17000
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	85500	87500
Net Profit (E) [C-D]		8000	95900	103500	110950
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	95900	103500	110950
1.3	Depreciation (Non cash item)			-
1.4	Opening Balance of Cash Surplus		75900	159400
	Total Cash Inflow	145900	179400	270350
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	159400	250350

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: udonpur, pochamaria,
puthia,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family picture

