

Proposed NU Business Name: FIROZ GORUR KHAMAR



Project identification and prepared by: : Mst. Lailatun Naher
Rajshahi Unit, Rajshahi

Project verified by: MD. Sohel Mia



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST.POLLY BEGUM.
Age	:	13-02-1988(29 years)
Education, till to date	:	VIII
Marital status	:	Devorced
Children	:	1 Daughter.
No. of siblings:	:	1 Brother , 01Sister.
Address	:	Vill:Shitlai,P/O:Shitly.P.S:Poba, 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. LAILY BEGUM.
(iii) Father's name	:	MD: ABDUL MANNAN MAGA.
(iv) GB member's info	:	Branch :Damkora Poba,Centre #17(Female), Member ID: 9179, Group No: 03 Member since: 2007 to continue.=10 years running. First loan: BDT 3000/=
Further Information:		Existing Loan: BDT 20,000/=, Outstanding loan:
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01758434652
Mother's Contact No.	:	01820526973
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LAILY BEGUM. joined Grameen Bank since 10 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	FIROZ GORUR KHAMAR.
Location	:	Govindopor,ShitLai,damkora.
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 190,000/-(from existing business) 79% Required Investment BDT 50,000/-(as equity)21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 Bigha.
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 . Cow.▪The business is operating by entrepreneur. Existing no employee.▪The farm is own.▪Agreed grace period is 3 months.

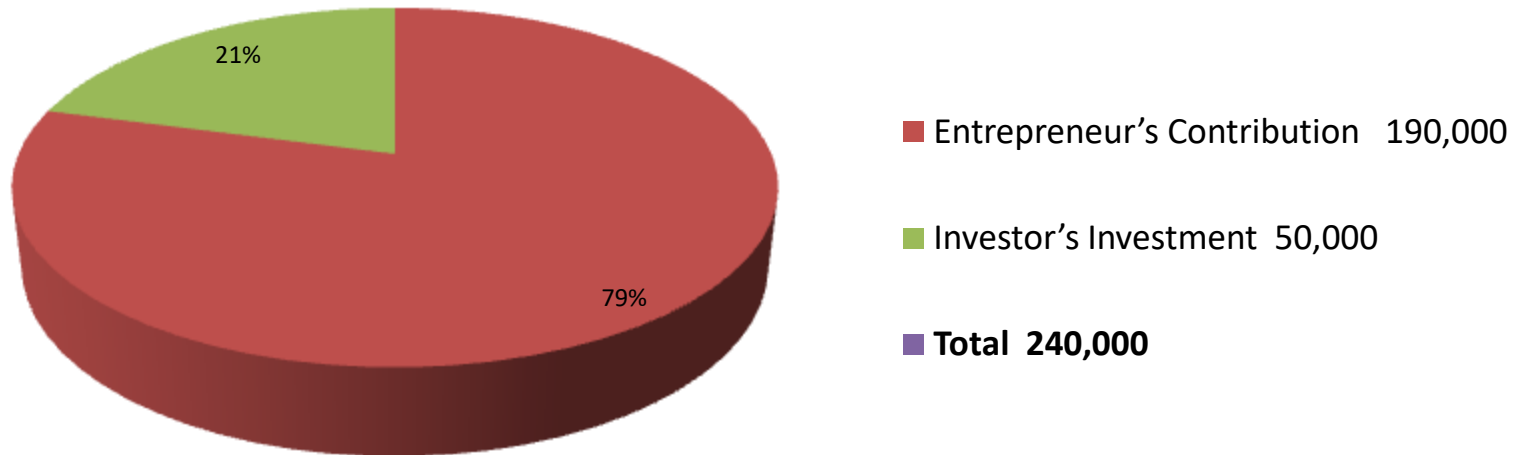
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sale	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Product cost	50	1,500	18,000
Total variable Expense (B)	50	1,500	18,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		300	3,600
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,800	57,600
Net Profit (E) [C-D]		5,700	68,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	50000	100,000	1	50,000	50,000	150,000
Heifer	1	50000	50,000	0	0	0	50,000
Calf of cow	2	20000	40,000	0	0	0	40,000
Total	0		190,000	0	50,000		240,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sale	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Product cost	80	2,400	28,800	30,240	31,752
Total variable Expense (B)	80	2,400	28,800	30,240	31,752
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200	158,760	166,698
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		4,800	57,600	57,600	57,600
Net Profit (E) [C-D]		7,800			
Investment Payback			20,000	20,000	20,000

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

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	93,600	101,160	109,098
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		73,600	154,760
	Total Cash Inflow	93,600	174,760	263,858
2	Cash Outflow			
2.1	Purchase of Product	50000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	20,000	20,000	20,000
3	Net Cash Surplus	73,600	154,760	243,858

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop.Shitlai,Damkora.
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE

