

Proposed NU Business Name: Somon Ghuror Khamar.



Project identification and prepared by: Md. Sohel Mia,
Rajshahi Unit, Rajshahi

Project verified by: Mst.Lailatun.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SUMON.
Age	:	20/07/1983(34 Years)
Education, till to date	:	Honours Running.
Marital status	:	Married.
Children	:	1 Daughter,1 Son.
No. of siblings:	:	2 Brothers.
Address	:	Vill: Zotrabon, P.O: Damkora, P.S:paba, 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.MAZEDA BEGUM.
(iii) Father's name	:	MD. ABDUL ZOBBER.
(iv) GB member's info	:	Branch: parila paba,Centre # 34(Female), Member ID: 3311/3, Group No: 04. Member since:2007 to 2014 and rejoin 12/12/17.(7 Years.) First loan: BDT 5,000
Further Information:		Existing Loan: BDT . 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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743607082
Mother's Contact No.	:	01621909511.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.MAZEDA BEGUM. joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	Somon Ghuror Khamar.
Location	:	Zotrabon,damkora,pava.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity)33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10ft= 150 square ft.
Security of the shop	:	NO.
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 employees.▪The farm is own.▪Agreed grace period is 3 months.

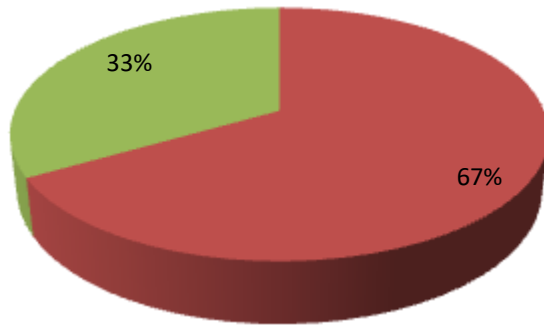
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow sales	1,700	51,000	612,000
Total Sales (A)	1,700	51,000	612,000
Less. Variable Expense			
Product cost	1,360	40,800	489,600
Total variable Expense (B)	1,360	40,800	489,600
Contribution Margin (CM) [C=(A-B)]	340	10,200	122,400
Less. Fixed Expense			
House rant		-	0
Electricity Bill		300	3,600
Transportation		-	0
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		4,700	56,400

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	100,000		100,000
Cow		50000	50000
total	150,000	50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cow sales	1,800	54,000	648,000	680,400	714,420
Total Sales (A)	1,800	54,000	648,000	680,400	714,420
Less. Variable Expense					
Product cost	1,438	43,140	517,680	543,564	570,742
Total variable Expense (B)	1,438	43,140	517,680	543,564	570,742
Contribution Margin (CM) [C=(A-B)]	362	10,860	130,320	136,836	143,678
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,500	66,000	66,000	66,000
Net Profit (E) [C-D]		5,360	64,320	70,836	77,678
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	0		
1.2	Net Profit	64,320	70,836	77,678
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		44,320	95,156
	Total Cash Inflow	64,320	115,156	172,834
2	Cash Outflow			
2.1	Purchase of Product	0	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	44,320	95,156	152,834

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -
Zotrabon,Damkora,Pava.
Regular customers;

THREATS

Theft
Fire
Political unrest











FAMILY PICTURE

