

**Proposed NU Business Name: KAMRUJJAMAN GORUR KHAMAR**



Project identification and prepared by: Mr. Sohel Rana, Tahirpur  
Unit , Rajshahi

Project verified by: MD. Mijan Pathoary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.KAMRUJJAMAN</b>
Age	:	06-12-1997(20 Years)
Education, till to date	:	Honors running
Marital status	:	Un Married
Children	:	No
No. of siblings:	:	3 sister
Address	:	Vill: Aloknogor hamirkudsa,P.O: Goalkandi,P.S: Bagmara, 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. JOBEDA BIBI</b>
(iii) Father's name	:	<b>MD. ABUL KALAM</b>
(iv) GB member's info	:	Branch: Hamirkudsa,Centre #16(Female), Member ID: 2574, Group No:07 Member since:04-05-2013 First loan: BDT -5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: 7680
(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	:	Tea stole
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01773054700
Father's Contact No.	:	01711410644
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JOBEDA BIBI** joined Grameen Bank since 04 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

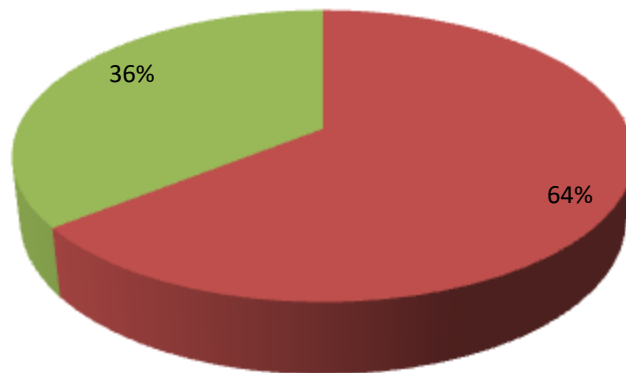
Business Name	:	<b>KAMRUJJAMAN GORU KHAMAR</b>
Location	:	Aloknogor hamirkudsa, goalkandi, bagmara,Rajshahi
Total Investment in BDT	:	BDT 140000
Financing	:	Self BDT 90000-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10 ft x 10 ft= 100 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	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
cow sales		36,667	440004
<b>Total Sales (A)</b>		36,667	440004
<b>Less. Variable Expense</b>			
cow		18,000	216000
<b>Total variable Expense (B)</b>		18,000	216000
<b>Contribution Margin (CM) [C=(A-B)]</b>		18,667	224004
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			
Transportation		300	3,600
food		2000	24,000
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>8,000</b>	<b>96,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,667</b>	<b>128,004</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	1	90,000	90,000	1		50,000	140,000
<b>Total</b>	<b>1</b>	<b>90,000</b>	<b>90,000</b>		<b>0</b>	<b>50,000</b>	<b>140,000</b>

## Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

**Financial Projection (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
cow sales		38667	464004	487204	511564
<b>Total Sales (A)</b>		38667	464004	487204	511564
<b>Less. Variable Expense</b>					
cow		20000	240000	252000	264600
<b>Total variable Expense (B)</b>		20000	240000	252000	264600
<b>Contribution Margin (CM) [C=(A-B)]</b>		18667	224004	235204	246964
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		500	6000	6200	6400
Mobile Bill		200	2400	2600	2800
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
food		2000	24000	2600	2800
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		8000	96100	75100	75700
<b>Net Profit (E) [C-D]</b>		10667	127904	160104	171264
<b>Investment Payback</b>			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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	127904	160104	171264
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		107,904	248008
	<b>Total Cash Inflow</b>	<b>177,904</b>	<b>268,008</b>	<b>268,008</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>107,904</b>	<b>248,008</b>	<b>248,008</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Alokogor  
hamirkudsa,Tahirpur,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# Family picture

