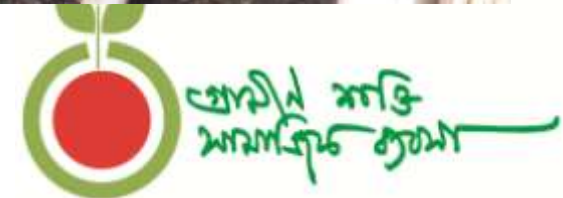


Proposed NU Business Name: **SINTHIYA KHAMAR**



Project identification and prepared by: Md.Razu Ahmed,
Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAJMAN MIA
Age	:	05-03-1983 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Child
No. of siblings:	:	2 Brothers 2 Sister
Address	:	Vill: kumarbarilla, P.O: korpara . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	SUFIA BEGUM
(iii) Father's name	:	MD.TOTA MIA
(iv) GB member's info	:	Branch: Shikaripara Nawabgonj, Centre # 17(Female), Member ID: 1680, Group No: 01 Member since: 15-01-1989 (18 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: 30,000 Outstanding loan: 16,549/-
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-871017
Family's Contact No.	:	0162-757855
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA BEGUM joined Grameen Bank since 29 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

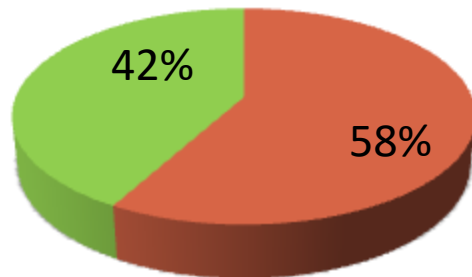
Business Name	:	SINTHIYA KHAMAR
Location	:	Kumarbarilla, Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 2 cow & 1 Calf in his farm.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Shivrampur & Joypara Hat.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk(8x70)	560	16800	201600
	0	0	0
Total Sales(A)	560	16800	201600
Less Variable Expense (B)			0
Straw,barn,medecine etc	0	4000	48000
Total Variable Expense	0	4000	48000
Contributon Margin (CM) [C=(A-B)]	0	12800	153600
Less Fixed Expense			
Electric Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		0	0
Rent		0	0
Guard		0	0
Salary (Staff-4)		0	0
Mobil Bill		200	2400
Generator		0	0
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		6600	79200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Cow	02	50,000	1,00,000	1	50,000	50,000	1,00,000
Calf	01	20,000	20,000				
Total			1,20,000			50,000	1,70,000

0% Source of Finance



- Entrepreneur's Contribution's :- 1,20,000
- Investor Investment's :- 50,000
- Total :- 1,70,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk(12x70)	840	25200	302400	317520	333396
	0	0	0	0	0
Total Sales(A)	840	25200	302400	317520	333396
Less Variable Expense (B)					
Straw,barn,medecine etc	0	6000	72000	75600	79380
Total Variable Expense	0	6000	72000	75600	79380
Contributon Margin (CM) [C=(A-B)]	0	19200	230400	241920	254016
Less Fixed Expense					
Electric Bill		200	2400	2700	3000
Transportaion		1000	12000	144000	1728000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		0	0	0	0
Rent		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6600	19200	151600	1736000
Net Profit (E)= [C-D]		12600	151200	158760	166698
Investment Pay Back			20,000	20,000	20,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	151,200	158760	166698
1.3	Depreciation (Non cash)			
1.4	Opening Balance of Cash Surplus	121600	163600	302360
	Total Cash Inflow	233,600	322,360	469,058
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	163,600	302,360	449,058

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: kumarbarilla, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest















FAMILY PICTURE

