

## Proposed NU Business Name: **ENAMUL GORU KHAMAR**



Project identification and prepared by: MD. LOKMAN HAKIM  
Godagari Unit , Rajshahi

Project verified by: MD.



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

Name	:	<b>MD.ENAMUL HAQUE</b>
Age	:	15/04/1995(18Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1Daughter
No. of siblings:	:	2Brothers and 2 Sisters
Address	:	Vill:Pirijpur ,P.O:Pirijpur ,P.S: Godagari, 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. NASIMA BUGEM</b>
(iii) Father's name	:	<b>MD. NORUL ISLAM</b>
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #04(Female), Member ID: 1345\2, Group No:05 Member since:03/07/2002 First loan: BDT -2000
Further Information:		Existing Loan: BDT 25000, Outstanding loan:4032
(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	:	02years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Polti Khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01764008752
Father's Contact No.	:	01713762114
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NASIMA BEGUM** joined Grameen Bank since 15 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ENAMULGORU KHAMAR</b>
Location	:	Pirijpur, Pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	BDT 1,35,000/-
Financing	:	Self BDT 85,000/ -(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 14ft= 140 square 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>▪Collects goods from Rajshahi.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

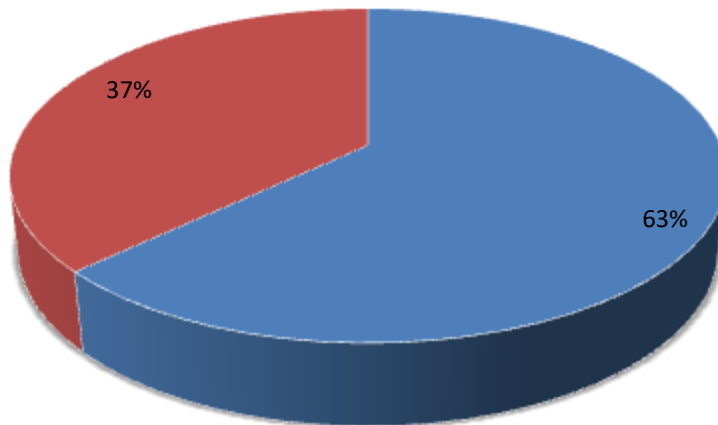
## Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
<b>Revenue(Sales)</b>			
Cow Sales		90000	360000
<b>Total Sales(A)</b>		90000	360000
<b>Less. Variable Expense</b>			
Cow		52500	210000
<b>Total Variable Expense (B)</b>		52500	210000
<b>Contribution Margin(CM) [C=(A-B)]</b>		37500	150000
<b>Less. Fixed Expense</b>			
Rent	0	0	0
Electricity Bill	100	300	1200
Transportation	200	600	2400
Salary (self)	5000	15000	60000
Salary (staff)	0	0	0
Mobile Bill	200	600	2400
Food	2000	6000	24000
Medicine	0	0	0
Bank Charge	0	0	0
<b>Total Fixed Cost (D)</b>	7500	22500	90000
<b>Net Profit (E) [C-D]</b>		15000	60000

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	85000	40000	125000
Food	0	10000	10000
	0	0	0
<b>Total</b>	<b>85000</b>	<b>50000</b>	<b>135000</b>

## Source of Finance



- Entrepreneur's Contribution 85000
- Investor's Investment 50000
- Total 135000

## Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Cow Sales	120000	240000	480000	504000	529200
<b>Total Sales (A)</b>	120000	240000	480000	504000	529200
Less. Variable Expense					
cow	92500	185000	370000	388500	407925
<b>Total Variable Expense (B)</b>	92500	185000	370000	388500	407925
<b>Contribution Margin (CM) [C=(A-B)]</b>	27500	55000	110000	115500	121275
<b>Less. Fixed Expense</b>					
Rent	0	0	0	0	0
Electricity Bill	100	200	400	600	800
Transportation	200	400	800	1100	1400
Salary (self)	5000	10000	20000	20000	20000
Salary (staff)	0	0	0	0	0
Mobile Bill	200	400	800	800	800
Food	2000	4000	8000	8500	9000
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
<b>Total Fixed Cost (D)</b>	7500	15000	30000	31000	32000
<b>Net Profit (E) [C-D]</b>	20000	40000	80000	84500	89275
<b>Investment Payback</b>			20000	20000	20000



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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	80000	84500	89275
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		60000	124500
	Total Cash Inflow	130000	144500	213775
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	<b>Net Cash Surplus</b>	60000	124500	193775

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Pirijpur, Pirijpur,Godagari.  
Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# Family picture

