

## Proposed NU Business Name: ROJUFA GORUR KHAMAR.



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

Project verified by: Md. Mijan Patoary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nabin Udyokta

Name	:	<b>MST. ROJUFA BIBI</b>
Age	:	23-09-1982( 35Years)
Education, till to date	:	Class vii
Marital status	:	Married
Children	:	2 daughter
No. of siblings:	:	1 brother
Address	:	Vill: ratual,P.O: pochamaria,P.S: puthia, 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. RUPIA BEGUM</b>
(iii) Father's name	:	<b>MD. JEKER ALI PRANG</b>
(iv) GB member's info	:	Branch: shilmaria, Centre # 21(Female), Member ID: 6720 Group No: 04 Member since: 2008 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 15060
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01764003370
Father's Contact No.	:	01779561546
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RUPIA BEGUM** 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

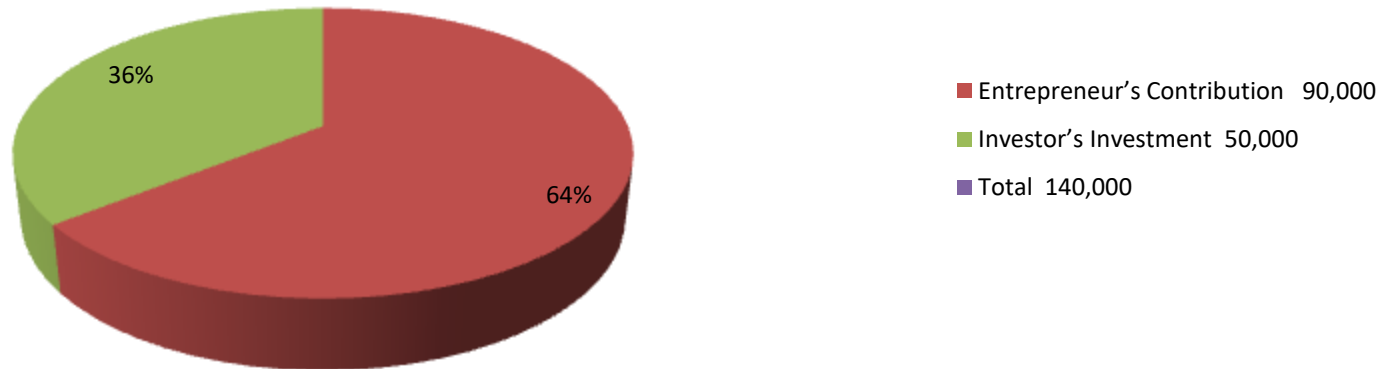
Business Name	:	<b>ROJUFA GORUR KHAMAR</b>
Location	:	Ratual, pochamaria, puthia,Rajshahi
Total Investment in BDT	:	BDT 140,000
Financing	:	Self BDT 90,000-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10 ft x 08 = 80 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>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
cow sales		20,000	240000
<b>Total Sales (A)</b>		20,000	240000
<b>Less. Variable Expense</b>			
cow		10,000	120000
<b>Total variable Expense (B)</b>		10,000	120000
<b>Contribution Margin (CM) [C=(A-B)]</b>		10,000	120000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			
Transportation		200	2,400
Entertainment			
food		1300	15,600
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>3,000</b>	<b>36,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
gavi	1	40,000	40,000				40,000
bohon	1	30,000	30,000				30,000
bachur	1	20000	20,000				20,000
bachur kroy				2	25000	50000	50,000
<b>Total</b>	<b>3</b>	<b>90000</b>	<b>90000</b>		<b>25000</b>	<b>50000</b>	<b>140000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
cow sales		25000	300000	315000	330750
<b>Total Sales (A)</b>		25000	300000	315000	330750
<b>Less. Variable Expense</b>					
COW		10000	120000	126000	132300
<b>Total variable Expense (B)</b>		10000	120000	126000	132300
<b>Contribution Margin (CM) [C=(A-B)</b>		15000	180000	189000	198450
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		300	3600	3800	4000
Mobile Bill		200	2400	2600	2800
Salary (self)		5000	60000	60000	60000
Transportation		200	2400	2600	2800
Entertainment					
food		1300			
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		7000	68500	69100	69700
<b>Net Profit (E) [C-D)</b>		8000	111500	119900	128750
<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	111500	119900	128750
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		91500	191400
	<b>Total Cash Inflow</b>	<b>161,500</b>	<b>211400</b>	<b>320150</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>91,500</b>	<b>191400</b>	<b>300150</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: ratual, pochamaria.  
puthia,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# Family Picture

