

Proposed NU Business Name: **BOBI GORU KHAMAR**



Project identification and prepared by: Mr . SOZAD ALI
Raksam, Godagari Unit , Rajshahi

Project verified by: MD. MIZANUR RAHMAN



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST.BOBI
Age	:	20/11/2000(18Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1Brother & 1 Sister.
Address	:	Vill: Serapara,P.O .Kakonhat,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	:	MST.SAHANAJ BEGUM
(iii) Father's name	:	MD. BULBUL
(iv) GB member's info	:	Branch: Pagdi, Godagari,Centre #48(Female), Member ID: 2190/, Group No:01 Member since:20-06-2013 First loan: BDT -10000
Further Information:		Existing Loan: BDT 26,000, Outstanding loan 14560
(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	:	NO
Other Own/Family Sources of Liabilities	:	Agriculter
Entrepreneur Contact No.	:	01792696462
Father's Contact No.	:	0175869736
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAHANAJ joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculter.

Proposed Nobin Udyokta Business Info

Business Name	:	BOBI GORU KHAMAR
Location	:	Serapara ,Kakon hat, Dodagari ,Rajshahi
Total Investment in BDT	:	BDT 1,30,000
Financing	:	Self BDT 80,000-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	12 ft x 08ft= 96 square ft
Security of the shop	:	-
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.▪Avarage gain▪The farm is owned.▪Agreed grace period is 3 months.

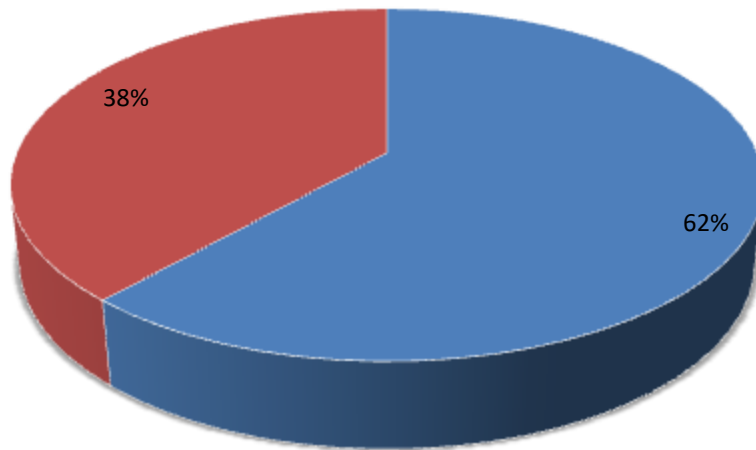
Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
Revenue(Sales)			
Cow Sales		90000	360000
Total Sales(A)		90000	360000
Less. Variable Expense			
Cow		52500	210000
Total Variable Expense (B)		52500	210000
Contribution Margin(CM) [C=(A-B)]		37500	150000
Less. Fixed Expense			
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
Total Fixed Cost (D)	7500	22500	90000
Net Profit (E) [C-D]		15000	60000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	80000	40000	120000
Food	0	10000	10000
	0	0	0
Total	80000	50000	130000

Source of Finance



- Entrepreneur's Contribution 80000
- Investor's Investment 50000
- Total 130000

Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Cow Sales	120000	240000	480000	504000	529200
Total Sales (A)	120000	240000	480000	504000	529200
Less. Variable Expense					
cow	92500	185000	370000	388500	407925
Total Variable Expense (B)	92500	185000	370000	388500	407925
Contribution Margin (CM) [C=(A-B)	27500	55000	110000	115500	121275
Less. Fixed Expense					
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
Total Fixed Cost (D)	7500	15000	30000	31000	32000
Net Profit (E) [C-D]	20000	40000	80000	84500	89275
Investment Payback			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 Profit	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	Net Cash Surplus	60000	124500	193775

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm Serapara ,Kakon
hat,Godagari
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

