

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



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FARID HOSSAIN
Age	:	01-02-1985 (33 Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	No
No. of siblings:	:	2 Sisters 3 Brothers
Address	:	Vill: Khatiya P.O: Kumunbazar : Gazipur Sadar Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AYSHA BE <input checked="" type="checkbox"/> <input type="checkbox"/>
(iii) Father's name	:	ABUL HOSSAIN
(iv) GB member's info	:	Branch : Bariya,Gazipur, Centre 38 (Female), Member ID: 4853 , Group No: 05 Member since:03-03-2008-2018(10 years) First loan: BDT 5000
Further Information:		Existing loan: BDT No20000, Outstanding Loan: 16400
(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.)	:	No
Business Experiences and Training Info	:	5 years experience in running business.05 Years in own business he has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720207937
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYSHA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

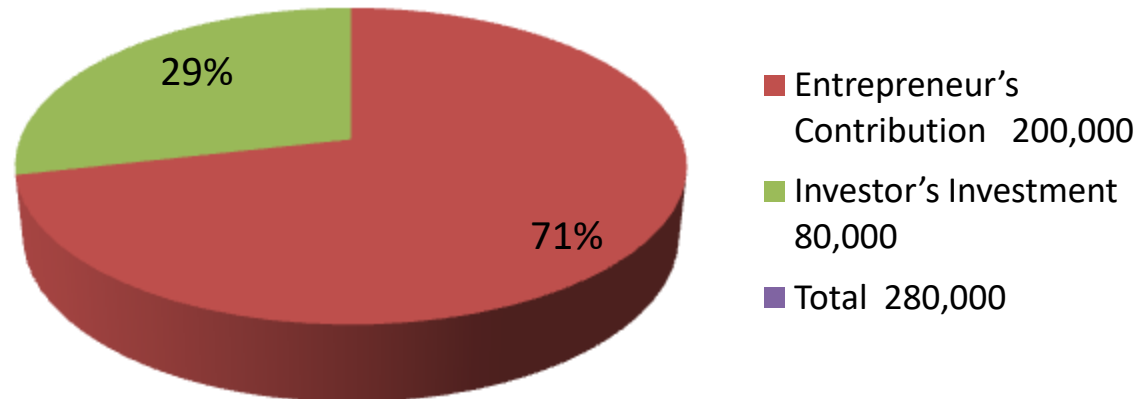
Business Name	:	FARID GORUR KHAMAR
Location	:	Khatiya , Gazipur Sadar
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 200000/- (from existing business) 71% Required Investment BDT 80,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10ft= 150square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –2 Cow,.▪The business is operating by entrepreneur. Existing no employee.▪The Farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
mllk	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
mllk	50	1512	18144
Total Variable Expense	50	1512	18144
Contributon Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5500	66000
Net Profit (E)= [C-D]		3788	45456

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	100000	200000	1	80000	80,000	280,000
	2	100000	200,000	1	80000	80,000	280000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
milik	660	19800	237600	249480	261954
Total Sales(A)	660	19800	237600	249480	261954
Less Variable Expense (B)					
Straw, Bran, Medicine etc	92	2772	33264	34927.2	36674
Total Variable Expense	92	2772	33264	34927.2	36674
Contributon Margin (CM) [C=(A-B)]	568	17028	204336	214552.8	225280
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	28800	345600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		5500	66000	88800	405600
Net Profit (E)= [C-D]		11528	138336	145252.8	152515
Investment Pay Back			32,000	32,000	32,000

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>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	138,336	145252.8	152515.44
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106336	219588.8
	Total Cash Inflow	218,336	251,589	372,104
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	106,336	219,589	340,104

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

