

Proposed NU Business Name: LOTIF GORU KHAMAR KHAMAR

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

Project verified by: MD. MIZANUR
RAHAMAN



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL LOTIF
Age	:	04/12/1988(30Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	4Brothers and 5 Sisters
Address	:	Vill:Rajarampur ,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. FULKIARA KHATUN
(iii) Father's name	:	MD. HABIBUR RAHMAN
(iv) GB member's info	:	Brance:Jolanipara,Kakonhat,Centre #87(Female), Member ID: 5303, Group No:03 Member since:04/09/2012 First loan: BDT -5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan;4060
(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	:	10years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01721590237
Father's Contact No.	:	01727696685
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.FULKIARA KHATUN joined Grameen Bank since 10 y06ears 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	:	LOTIF GORU KHAMAR
Location	:	Rajaramopur,kakonhat ,Godagari, Rajshahi
Total Investment in BDT	:	BDT 1,25,000/-
Financing	:	Self BDT 75,000/ -(from existing business) 60% Required Investment BDT 50,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 06ft= 60 square ft
Security of the shop	:	-NO
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Collects goods from Kakonhat.▪Agreed grace period is 3 months.

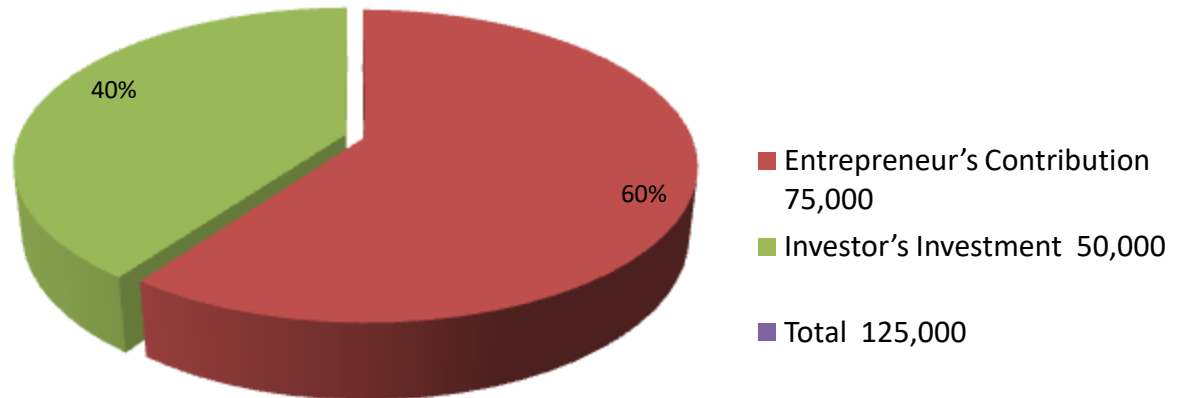
Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
Revenue(Sales)			
Cow Sales		90000	360000
Total Sales(A)		90000	360000
Less. Variable Expense			
Cow		52800	211200
Total Variable Expense (B)		52800	211200
Contribution Margin(CM) [C=(A-B)]		37200	148800
Less. Fixed Expense			
Rent	0	0	0
Electricity Bill	0	0	0
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)	7400	22200	88800
Net Profit (E) [C-D]		15000	60000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	75000	40000	115000
Food	0	10000	10000
	0	0	0
Total	75000	50000	125000

Source of Finance



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	77800	155600	311200	326760	343098
Total Variable Expense (B)	77800	155600	311200	326760	343098
Contribution Margin (CM) [C=(A-B)]	42200	84400	168800	177240	186102
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	0	0	0	200	400
Transportation	600	1200	2400	2700	3000
Salary (self)	15000	30000	60000	60000	60000
Salary (staff)	0	0	0	0	0
Mobile Bill	600	1200	2400	2400	2400
Food	6000	12000	24000	24500	25000
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
Total Fixed Cost (D)	22200	44400	88800	89800	90800
Net Profit (E) [C-D]	20000	40000	80000	87440	95302
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 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	Net Cash Surplus	60000	124500	193775

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest





