

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



Project identification and prepared by: Md Lokman Hakim  
Godagari Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MD RUBEL HOSSAIN</b>  |
| Age  | : | 01-11-1983 (33 Years)  |
| Education, till to date                          | : | Class 10   |
| Marital status                                   | : | Married  |
| Children   | : | 2 Son  |
| No. of siblings:                                 | : | 1 Brother & 1 Sister   |
| 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>MOST. SHEFALY BEGUM</b>   |
| (iii) Father's name                              | : | <b>MD HAIDER ALI</b>   |
| (iv) GB member's info                            | : | Branch: Matikata Godagari, Centre # 05 (Female),<br>Member ID: 1041/3, Group No: 01<br>Member since: 17-10-2012 (04 Years)<br>First loan: BDT 12,000 Taka. |
| Further Information:                             |   | Existing loan: BDT 20,000/-, Outstanding loan: 16,480  |
| (v) Who pays GB loan installment                 | : | Father   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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.) | : | None   |
| Business Experiences and Training Info  | : | 08 years experience in running business. 08 Years in own business<br>He has no training. |
| Other Own/Family Sources of Income  | : | Business   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01933-935518   |
| Family's Contact No.  | : | 01723-854539   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi                             |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SHEFALY BEGUM** Joined Grameen Bank Since 04 Years Ago. At First She Took 12,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>MAA GORUR KHAMAR</b>   |
| Location  | : | Pirijpur, Godagari, Rajshahi  |
| Total Investment in BDT                           | : | BDT 150,000   |
| Financing   | : | Self BDT 100,000 (from existing business) 67%<br>Required Investment BDT 50,000 (as equity) 33%   |
| Present salary/drawings from business (estimates) | : | BDT 3,000 Taka.   |
| Proposed Salary                                   | : | BDT 4,000 Taka.   |
| Size of shop                                      | : | 12 ft x 10 ft= 120 Square ft  |
| \Implementation                                   | : | <ul style="list-style-type: none"><li>▪He has two Ox in his farm.</li><li>▪The business is operating by entrepreneur. Existing no Employees.</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)

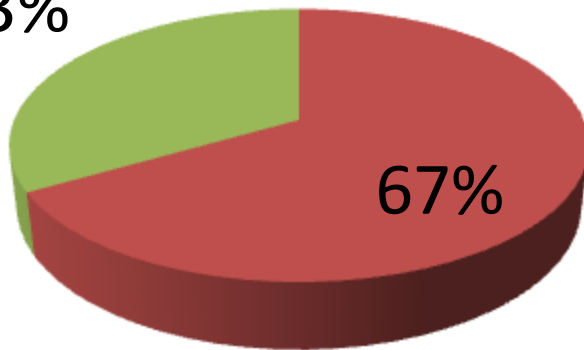
| Particular                                | Daily        | Monthly        | Yearly          |
|---|--------------|----------------|-----------------|
| Revenue (sales)                           |              |                |                 |
|   | -            | -              | -               |
| <b>Total Sales (A)</b>                    | -            | -              | -               |
| <b>Less. Variable Expense</b>             |              |                |                 |
| Straw, Bran, Medicine etc                 | 100          | 3,000          | 36,000          |
| <b>Total variable Expense (B)</b>         | <b>100</b>   | <b>3,000</b>   | <b>36,000</b>   |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>(100)</b> | <b>(3,000)</b> | <b>(36,000)</b> |
| <b>Less. Fixed Expense</b>                |              |                |                 |
| Mobile Bill                               |              | 100            | 1,200           |
| Salary (self)                             |              | -              | -               |
| Electricity Bill                          |              | 100            | 1,200           |
| <b>Total fixed Cost (D)</b>               |              | <b>200</b>     | <b>2,400</b>    |
| <b>Net Profit (E) [C-D]</b>               |              | <b>(3,200)</b> | <b>(38,400)</b> |

## Investment Breakdown

| Existing       |          |            |                | Proposed |            |               |                |
|----------------|----------|------------|----------------|----------|------------|---------------|----------------|
| Particulars    | Qty.     | Unit Price | Amount (BDT)   | Qty.     | Unit Price | Amount (BDT)  | Proposed Total |
| Ox             | 2        | 50000      | 100,000        | 0        | 0          | 0             | 100,000        |
| Shed Repairing | 0        | 0          | 0              | 1        | 30000      | 30,000        | 30,000         |
| Feed           | 0        | 0          | 0              | 1        | 20000      | 20,000        | 20,000         |
| <b>Total</b>   | <b>2</b> |            | <b>100,000</b> | <b>2</b> |            | <b>50,000</b> | <b>150,000</b> |

## Source of Finance

33%



■ Entrepreneur's Contribution 100,000

■ Investor's Investment 50,000

■ Total 150,000

## Financial Projection (BDT)

| Particular                                | Daily      | Monthly       | 1st Year       | 2nd Year       | 3rd Year       |
|---|------------|---------------|----------------|----------------|----------------|
| <b>Revenue (sales)</b>                    |            |               |                |                |                |
| Ox Sale                                   | 333        | 10,000        | 120,000        | 120,000        | 120,000        |
| <b>Total Sales (A)</b>                    | <b>333</b> | <b>10,000</b> | <b>120,000</b> | <b>120,000</b> | <b>120,000</b> |
| <b>Less. Variable Expense</b>             |            |               |                |                |                |
| Straw, Bran, Medicine etc                 | 120        | 3,600         | 43,200         | 45,360         | 47,628         |
| <b>Total variable Expense (B)</b>         | <b>120</b> | <b>3,600</b>  | <b>43,200</b>  | <b>45,360</b>  | <b>47,628</b>  |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>213</b> | <b>6,400</b>  | <b>76,800</b>  | <b>74,640</b>  | <b>72,372</b>  |
| <b>Less. Fixed Expense</b>                |            |               |                |                |                |
| Mobile Bill                               |            | 200           | 2,400          | 3,000          | 3,500          |
| Salary (self)                             |            | 2,000         | 24,000         | 24,000         | 24,000         |
| Electricity Bill                          |            | 100           | 1,200          | 1,500          | 1,800          |
| <b>Total Fixed Cost</b>                   |            | <b>2,300</b>  | <b>27,600</b>  | <b>28,500</b>  | <b>29,300</b>  |
| <b>Net Profit (E) [C-D]</b>               |            | <b>4,100</b>  | <b>49,200</b>  | <b>46,140</b>  | <b>43,072</b>  |
| <b>Investment Payback</b>                 |            |               | <b>20,000</b>  | <b>20,000</b>  | <b>20,000</b>  |



# 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> |
|-----------|---|---------------------|---------------------|---------------------|
| <b>1</b>  | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1       | Investment Infusion by Investor                   | 50,000              |                     |                     |
| 1.2       | Net Profit  | 49,200              | 46,140              | 43,072              |
| 1.3       | Depreciation (Non cash item)                      |                     | -                   | -                   |
| 1.4       | Opening Balance of Cash Surplus                   |                     | 29,200              | 55,340              |
|           | <b>Total Cash Inflow</b>                          | <b>99,200</b>       | <b>75,340</b>       | <b>98,412</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              | 20,000              | 20,000              |
|           | <b>Total Cash Outflow</b>                         | <b>70,000</b>       | <b>20,000</b>       | <b>20,000</b>       |
| <b>3</b>  | <b>Net Cash Surplus</b>                           | <b>29,200</b>       | <b>55,340</b>       | <b>78,412</b>       |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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# FAMILY PICTURE

