

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



Project identification and prepared by: Kabir Raksam,
Godagari Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FARUK AHMED
Age	:	30-06-1984 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother & 3 Sisters
Address	:	Vill: Dwigram, P.O: Dwigram, 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	:	MOST. FAHIMA KHATUN
(iii) Father's name	:	MD SHAHJAHAN ALI
(iv) GB member's info	:	Branch: Mohonpur Godagari, Centre # 44 (Female), Member ID: 3575, Group No: 01 Member since: 10-04- 2014 (03 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: 17,460/-
(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	:	years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01932-422810
Family's Contact No.	:	01828-156613
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. FAHIMA KHATUN joined Grameen Bank since 04 years ago. At first She took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	FARUK GORU KHAMAR
Location	:	Dwigram, Godagari, Rajshahi
Total Investment in BDT	:	BDT 490,000/-
Financing	:	Self BDT 440,000/- (from existing business) 90% Required Investment BDT 50,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 10,000/-
Proposed Salary	:	BDT 10,000/-
Size of shop	:	30 ft x 10 ft = 300 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has fourteen cow in his farm▪ The business is operating by entrepreneur himself. Existing 1 employee.▪ The farm is owned.▪ Collects goods from Rajshahi.▪ Agreed grace period is 3 months.

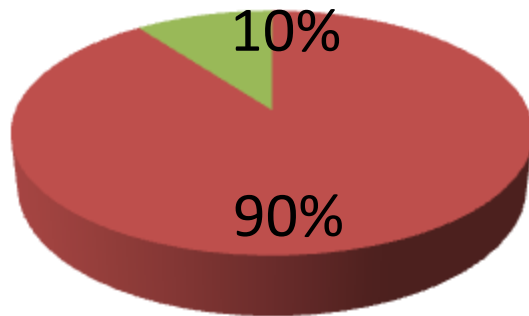
Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Cow	160,000	640,000
Total Sales (A)	160,000	640,000
Less. Variable Expense		
Feed	63,000	252,000
Total variable Expense (B)	63,000	252,000
Contribution Margin (CM) [C=(A-B)]	97,000	388,000
Less. Fixed Expense		
Electricity Bill	900	3,600
Mobile Bill	600	2,400
Salary (self)	30,000	120,000
Transportation	3,000	12,000
Salary (staff)	12,000	48,000
Total fixed Cost (D)	46,500	186,000
Net Profit (E) [C-D]	50,500	202,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ox	3	40000	120,000	2	25000	50,000	170,000
Cow	3	30000	90,000	0	0	0	90,000
Ox	3	30000	90,000	0	0	0	90,000
Calf	1	20000	20,000	0	0	0	20,000
Ox	4	30000	120,000	0	0	0	120,000
Total	14		440,000	2		50,000	490,000

Source of Finance



- Entrepreneur's Contribution 440,000
- Investor's Investment 50,000
- Total 490,000

Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cow	190,000	760,000	798,000	837,900
Total Sales (A)	190,000	760,000	798,000	837,900
Less. Variable Expense				
Feed	66,000	264,000	277,200	291,060
Total variable Expense (B)	66,000	264,000	277,200	291,060
Contribution Margin (CM) [C=(A-B)]	124,000	496,000	520,800	546,840
Less. Fixed Expense				
Electricity Bill	900	3,600	4,000	4,500
Mobile Bill	900	3,600	4,000	4,500
Salary (self)	30,000	120,000	120,000	120,000
Transportation	4,000	16,000	18,000	20,000
Salary (staff)	12,000	48,000	48,000	48,000
Total Fixed Cost	47,800	191,200	194,000	197,000
Net Profit (E) [C-D]	76,200	304,800	326,800	349,840
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	304,800	326,800	349,840
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		284,800	591,600
	Total Cash Inflow	354,800	611,600	941,440
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	284,800	591,600	921,440

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures





FAMILY PICTURE

