

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MRS. Rojina KHATUN
Age	:	09-02-1985(31 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	1 Son & 1 Doughter
No. of siblings:	:	3 Brother's & 2 Sister's
Address	:	Vill: Choker bari P.O: Kodomtoli P.S:Ghatail, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MRS. SAHERA BEGUM
(iii) Father's name	:	SAHEB ALI
(iv) GB member's info	:	Branch: Brahmonshason,Ghatail, Centre # 29 (Female), Member ID: 2712, Group No: 01 Member since: 08-03-1993(10Years) First loan: BDT 3000 Taka.
Further Information:		Existing loan: 20000, Outstanding loan: Nill
(v) Who pays GB loan installment	:	No
(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.)	:	None
Business Experiences and Training Info	:	17 years experience in running business. He has No tarined
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01792-379280
Family's Contact No.	:	01720-133942
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mrs. Sahera khatun Joined Grameen Bank Since 10 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

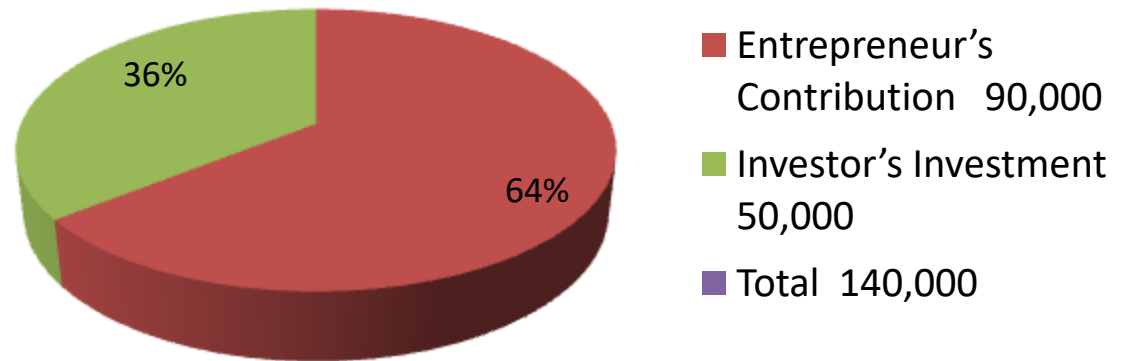
Proposed Nobin Udyokta Business Info

Business Name	:	ROJINA GORUR KHAMAR
Location	:	Choker Bari, Kodomtoli, Ghatail,Tangail.
Total Investment in BDT	:	BDT 140,000 Taka
Financing	:	Self BDT 90,000(from existing business) 64% Required Investment BDT 50,000(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	06 ft x 12 ft= 72 Square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk, Cow▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The Place is Own Entrepreneur.▪Collects goods from Kodomtoli.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Month	Tri- Monthly	Yearly
Revenue (sales)			
Cow	0	45,000	180000
	0	0	0
	0	0	0
Total Sales (A)	0	45,000	180000
Less. Variable Expense		0	0
	0	0	0
	0	0	0
	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	0	45,000	180000
Less. Fixed Expense		0	0
Food	1000	3,000	12000
Electricity Bill		0	0
Mobile Bill	100	300	1200
Salary (self)	5000	15,000	60000
Guard		0	0
Transportation	100	300	1200
Entertainment	50	150	600
Salary (staff)	0	0	0
Bank service Charge	0	0	0
Total fixed Cost (D)	6250	18,750	75000
Net Profit (E) [C-D]		26,250	105,000

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	1	60000	60000	1	50000	50000	110000
Kid	2	15000	30000				30000
Total	3	75000	90,000	1	50000	50000	140,000

Source of Finance



Financial Projection (BDT)

Particular	Month	Tri Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk	0	18000	72000	75600	79380
Cow	0	45000	180000	189000	198450
Total Sales (A)	0	63000	252000	264600	277830
Less. Variable Expense		0	0	0	0
			0	0	0
		0	0	0	0
		0	0	0	0
Total variable Expense (B)		0	0	0	0
Contribution Margin (CM) [C=(A-B)]	0	63000	252000	264600	277830
Less. Fixed Expense			0	0	0
Food	1000	3000	12000	12600	13230
Electricity Bill	0	0	0	0	0
Mobile Bill	150	450	1800	1890	1984.5
Salary (self)	5000	15000	60000	63000	66150
Transportation	100	300	1200	1260	1323
Entertainment	100	300	1200	1260	1323
Generator		0	0	0	0
Gurd		0	0	0	0
Depriciation		0	0	0	0
Total Fixed Cost	6350	19050	76200	80010	84010.5
Net Profit (E) [C-D]		43950	175800	184590	193819.5
Investment Payback			20000	20000	20000

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	175800	184590	193819.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		155800	320390
	Total Cash Inflow	172600	231330	514210
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	155800	320390	494210

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 17 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

