

Proposed NU Business Name: MS SUMAIYA GORUR KHAMAR



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Godagari Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. SAYEMA KHATUN
Age	:	10-10-1994 (22 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother & 1 Sister
Address	:	Vill: Talukpara, P.O: :Mondumala, P.S: Tanor, 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. JORINA BEGUM
(iii) Father's name	:	MD ELIUS UDDIN
(iv) GB member's info	:	Branch: Mohonpur Godagari, Centre # 03 (Female), Member ID: 1087, Group No: 02 Member since: 08-06-2008 (09 Years) First loan: BDT 4,000
Further Information:		Existing Loan: 3,000/-, Outstanding loan: 2,208/-
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753-471301
Mother's Contact No.	:	01750-84449
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JORINA BEGUM joined Grameen Bank since 09 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS SUMAIYA GORUR KHAMAR
Location	:	Talukpara, Mondumala, Tanore, Rajshahi
Total Investment in BDT	:	BDT 1,95,000/-
Financing	:	Self BDT 145,000/-(from existing business) 47% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 15 ft= 270 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cow, two calf in his farm.▪Average daily milk production is 10 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rajshahi.▪The farm is owned.▪Agreed grace period is 3 months.

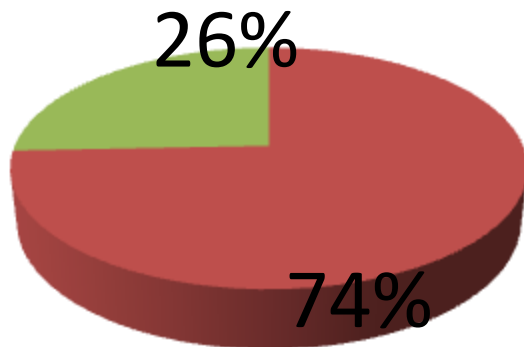
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (10 x 50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Electricity Bill		200	2,400
Transportation		300	3,600
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		6,300	75,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pakistani Cow	1	60000	60,000	1	50000	50,000	110,000
Deshi cow	1	50000	50,000	0	0	0	50,000
calf	2	17500	35,000	0	0	0	35,000
Total	4		145,000	1		50,000	195,000

Source of Finance



- Entrepreneur's Contribution 145,000
- Investor's Investment 50,000
- Total 195,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (15 x 50)	750	22,500	270,000	283,500	297,675
Calf Sale			40,000	40,000	40,000
Total Sales (A)	750	22,500	310,000	323,500	337,675
Less. Variable Expense					
Straw, Bran, Medicine etc	160	4,800	57,600	60,480	63,504
Total variable Expense (B)	160	4,800	57,600	60,480	63,504
Contribution Margin (CM) [C=(A-B)]	590	17,700	252,400	263,020	274,171
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,001
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		200	2,400	3,000	3,500
Transportation		400	4,800	5,500	6,000
Total Fixed Cost		5,900	70,800	72,500	73,501
Net Profit (E) [C-D]		11,800	181,600	190,520	200,670
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	181,600	190,520	200,670
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		161,600	332,120
	Total Cash Inflow	231,600	352,120	532,790
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	161,600	332,120	512,790

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

