

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



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

Project verified by: Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD SABIRUL ISLAM</b>
Age	:	05-01-1989 (28 Years)
Education, till to date	:	BA
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brothers & 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. SAGOR BANU</b>
(iii) Father's name	:	<b>MD TARIKUL ISLAM</b>
(iv) GB member's info	:	Branch: Matikata Godagari , Centre # 15 (Female), Member ID: 1623/2, Group No: 05 Member since: 13-05-2002 (15 Years) First loan: BDT 4,000
Further Information:		Existing Loan: 6,000/-, Outstanding loan: 1,512/-
(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	:	05 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.	:	01761-589602
Mother's Contact No.	:	01735-147318
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SAGOR BANU** joined Grameen Bank since 15 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SABIRUL GORUR KHAMAR</b>
Location	:	Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has two cow and two ox in his farm.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Rajshahi.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

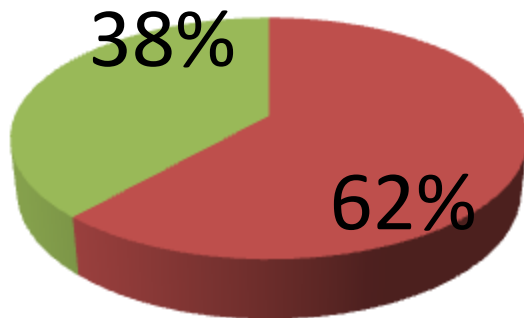
## Existing Business (BDT)

Particular	Quarterly	Yearly
<b>Revenue (sales)</b>		
Cow	45,000	180,000
<b>Total Sales (A)</b>	<b>45,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>		
Feed	9,000	36,000
<b>Total variable Expense (B)</b>	<b>9,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>36,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	300	1,200
Mobile Bill	600	2,400
Salary (self)	15,000	60,000
Transportation	600	2,400
<b>Total fixed Cost (D)</b>	<b>16,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>	<b>19,500</b>	<b>78,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ox	2	40000	80,000	0	0	0	80,000
Cow	0	0	0	1	40000	40,000	40,000
Feed	0	0	0	1	10000	10,000	10,000
<b>Total</b>	<b>2</b>		<b>80,000</b>	<b>1</b>		<b>50,000</b>	<b>130,000</b>

## Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

## Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Cow	75,000	300,000	315,000	330,750
<b>Total Sales (A)</b>	<b>75,000</b>	<b>300,000</b>	<b>315,000</b>	<b>330,750</b>
<b>Less. Variable Expense</b>				
Feed	18,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>18,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>57,000</b>	<b>228,000</b>	<b>239,400</b>	<b>251,370</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	300	1,200	1,500	1,500
Mobile Bill	900	3,600	4,000	4,500
Salary (self)	15,000	60,000	60,000	60,000
Transportation	900	3,600	4,000	4,500
<b>Total Fixed Cost</b>	<b>17,100</b>	<b>68,400</b>	<b>69,500</b>	<b>70,500</b>
<b>Net Profit (E) [C-D]</b>	<b>39,900</b>	<b>159,600</b>	<b>169,900</b>	<b>180,870</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	159,600	169,900	180,870
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		139,600	289,500
	<b>Total Cash Inflow</b>	<b>209,600</b>	<b>309,500</b>	<b>470,370</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>139,600</b>	<b>289,500</b>	<b>450,370</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures







# FAMILY PICTURE

