

## Proposed NU Business Name: **AMINUL GAVI KHAMAR**



Project identification and prepared by: Md. Saiduzzaman sadhin  
Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



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

Name	:	<b>MD:AMINUL ISLAM</b>
Age	:	01/10/1989(28 Years)
Education, till to date	:	H,S,C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1Brother 2 Sisters
Address	:	Vill: Sitlai P.O: Sitlai, P.S Poba, 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>MST:ALENUR BEGUM</b>
(iii) Father's name	:	<b>MD:FARUK HOSSAN</b>
(iv) GB member's info	:	Branch: Damkura, Poba, Centre #08(Female), Member ID: 6337/5, Group No: 05 Member since2012-2015(04Years) First loan: BDT 16,000/=
Further Information:		Existing Loan: BDT 15,000, Outstanding loan:NO.
(v) Who pays GB loan installment	:	Fadher
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Grafic dijaine
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742-519550
Mother's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST:ALENUR BEGUM:**joined Grameen Bank since 04 years ago. At first she took 16,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house Repair.

# Proposed Nobin Udyokta Business Info

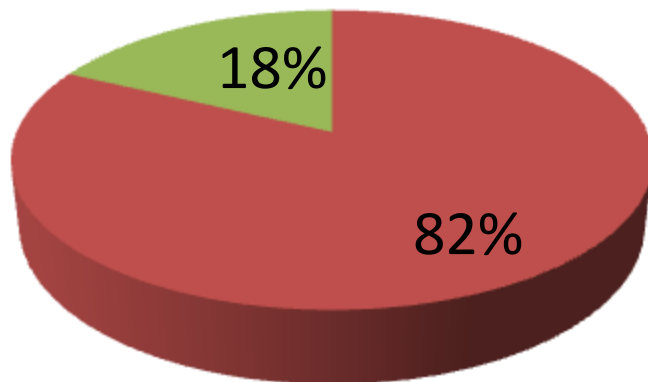
Business Name	:	<b>AMINUL GAVI KHAMAR</b>
Location	:	sitlai
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 230,000/-(from existing business) 82% Required Investment BDT 50,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 4000/-
Proposed Salary	:	BDT 4000/-
Size of house	:	15ft x 15ft= 225 square ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪ He has two cow in his farm.</li><li>▪ After getting equity fund one cow will be purchased.</li><li>▪ Daily milk production is 08 liters and milk price is BDT 60.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ The farm is own.</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sales	540	16,200	194400
<b>Total Sales (A)</b>	540	16,200	194400
<b>Less. Variable Expense</b>		0	
Milk sales	108	3,240	38880
<b>Total variable Expense (B)</b>	108	3,240	38880
<b>Contribution Margin (CM) [C=(A-B)]</b>	432	12,960	155520
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill			0
Mobile Bill		300	3,600
Salary (self)		4000	48,000
Guard			0
Transportation		300	3,600
Entertainment			0
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>4,600</b>	<b>55,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,360</b>	<b>100,320</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
COW	1	200,000	200,000	0	0	0	200,000
CALF OF COW	1	30,000	30,000	0	0	0	30,000
			0	0	0	0	0
FEED OF COW			0	0	0	15000	15,000
MEDICINE OF COW.			0	0	0	10000	10,000
COW PUR			0			25000	25,000
						0	
						0	0
						0	0
<b>Total</b>	<b>2</b>	<b>230,000</b>	<b>230,000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>280,000</b>

## Source of Finance



■ Entrepreneur's Contribution 230,000

■ Investor's Investment 50,000

■ Total 280,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Milk sales	650	19500	234000	245700	257985
<b>Total Sales (A)</b>	650	19500	234000	245700	257985
<b>Less. Variable Expense</b>		0	0		0
Milk sales	130	3900	46800	49140	51597
<b>Total variable Expense (B)</b>	130	3900	46800	49140	51597
<b>Contribution Margin (CM) [C=(A-B)]</b>	520	15600	187200	196560	206388
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		300			
Mobile Bill		200	2400	2400	2400
Salary (self)		4000	48000	60000	60000
Transportation		300	3600	3600	3700
Entertainment					
Salary (staff)					
Security Gard			0		
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		4800	54100	66100	66200
<b>Net Profit (E) [C-D]</b>		10800	133100	130460	140188
<b>Investment Payback</b>			20000	20000	20000



# Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	133100	130460	140188
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>113100</b>	<b>223560</b>
	<b>Total Cash Inflow</b>	<b>183,100</b>	<b>243560</b>	<b>363748</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>113,100</b>	<b>223560</b>	<b>343748</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

