

## Proposed NU Business Name: **DIPTI GORU KHAMAR**



Project identification and prepared by: MD.Lokman  
Hakim,Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>SHREE POLAN GHOSH</b>
Age	:	10/02/1991(26Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	NO
No. of siblings:	:	2 Brother & 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>SHREE DIPTI GHOSH</b>
(iii) Father's name	:	<b>SHREE RANJIT GHOSH</b>
(iv) GB member's info	:	Branch: Matikata, Godagari, Centre #27(Female), Member ID: 2334/2, Group No:04 Member since:20-02-2010 (07 Years) First loan: BDT -4000
Further Information:		Existing Loan: BDT 80,000, Outstanding loan 45662
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Sweet Business
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01768947571
Father's Contact No.	:	01784798657
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHREE DIPTI GHUSH** joined Grameen Bank since 07years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculter.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>: DIPTI GORU KHAMAR</b>
Location	:	PIRIJPUR, GODAGARI, RAJSHAHI
Total Investment in BDT	:	BDT 1,35,000
Financing	:	Self BDT 85,000-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10 ft x 10ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cow.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Avarage gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

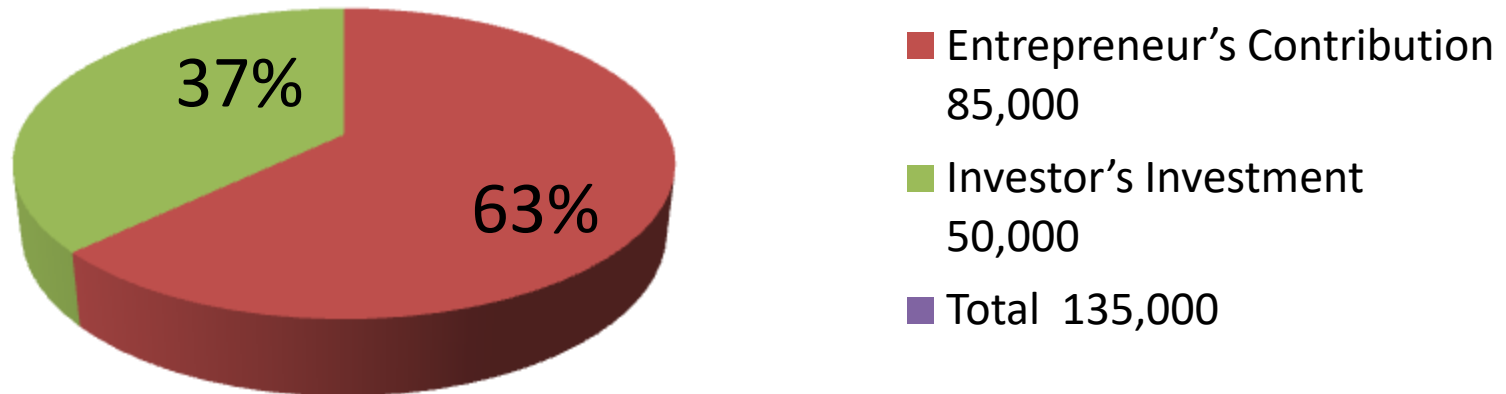
## Existing Business (BDT)

Particular	monthly	3 Monthly	Yearly
<b>Revenue (sales)</b>			
Cow sales		121000	484000
<b>Total Sales (A)</b>		121000	484000
<b>Less. Variable Expense</b>			
Cow sales		85000	340000
<b>Total variable Expense (B)</b>		85000	340000
<b>Contribution Margin (CM) [C=(A-B)]</b>		36000	144000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill	200	600	2400
Mobile Bill	100	300	1200
Salary (self)	5000	15000	60,000
Food	2000	6000	24,000
Transportation	200	600	2400
Entertainment	0	0	0
Salary (staff)			
Bank service Charge			100
<b>Total fixed Cost (D)</b>	<b>7500</b>	<b>22500</b>	<b>90100</b>
<b>Net Profit (E) [C-D]</b>		<b>13500</b>	<b>53900</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
cow (3)	85,000	50,000	1,35,000
		0	
		0	
<b>Total</b>	<b>85,000</b>	<b>50,000</b>	<b>1,35,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	3 month	6 Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Cow sales	121000	242000	484000	508200	533610
<b>Total Sales (A)</b>	121000	242000	484000	508200	533610
<b>Less. Variable Expense</b>					0
Cow sales	85000	170000	340000	357000	374850
<b>Total variable Expense (B)</b>	85000	170000	340000	357000	374850
<b>Contribution Margin (CM) [C=(A-B)]</b>	36000	72000	144000	151200	158760
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill	600	1200	2400	2700	3000
Mobile Bill	300	600	1200	1500	1800
Salary (self)	15000	30000	60000	60000	60000
Transportation	600	1200	2400	2700	3000
Entertainment	0				
Salary (staff)	0				
Food	6000	12000	24000	27000	30000
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>	<b>22500</b>	45000	90100	94000	97900
<b>Net Profit (E) [C-D]</b>	<b>13500</b>	27000	53900	57200	60860
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	53900	57200	60860
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>33900</b>	<b>71100</b>
	<b>Total Cash Inflow</b>	<b>103900</b>	<b>91100</b>	<b>131960</b>
<b>2</b>	<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>
<b>3</b>	<b>Net Cash Surplus</b>	<b>33900</b>	<b>71100</b>	<b>111960</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm , Pirijpur,Godagari  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









