

Proposed NU Business Name: ROKY GORUR KHAMAR



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ROKY SORDAR
Age	:	12-10-1996 (20 Years)
Education, till to date	:	BSS Running
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brother & 1 Sisters
Address	:	Vill: Kanaipara , P.O: Zeupara , P.S: Puthia , 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. BILKIS BEGUM
(iii) Father's name	:	MD. ANAMUL HOQUE SORDAR
(iv) GB member's info	:	Branch: Puthia , Centre # 42 (Female), Member ID: 4234, Group No: 04 Member since: 2006 to (11 Years) First loan: BDT 7,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: 30,000
(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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-127174
Father's Contact No.	:	01922-772161
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. BILKIS BEGUM joined Grameen Bank since 11 years ago. At first She took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ROKY GORUR KHAMAR
Location	:	Kanaipara, Puthia , Rajshahi.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/--(from existing business) 67% Required Investment BDT 50,000/--(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two ox in his farm▪The business is operating by entrepreneur himself. Existing no employee.▪The farm is owned.▪Collects goods from Jholmolia.▪Agreed grace period is 3 months.

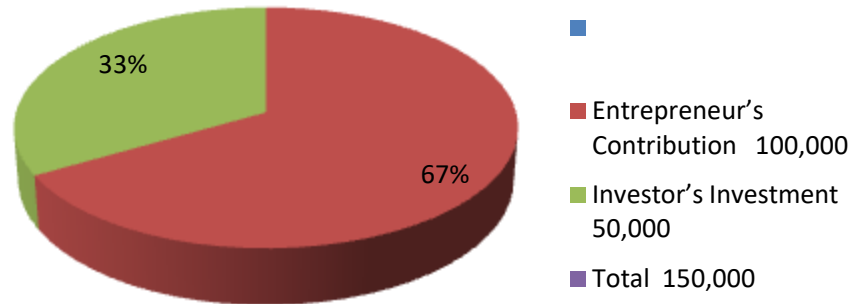
Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Ox	50,000	200,000
Total Sales (A)	50,000	200,000
Less. Variable Expense		
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	50,000	200,000
Less. Fixed Expense		
Electricity Bill	300	1,200
Transportation	600	2,400
Salary (self)	15,000	60,000
Straw, Bran, Medicine etc	9,000	36,000
Mobile Bill	600	2,400
Bank Charge	300	1,200
Total fixed Cost (D)	25,800	103,200
Net Profit (E) [C-D]	24,200	96,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x50,000)	100,000	50,000	150,000
-	-	-	-
Total	100,000	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Ox	60,000	240,000	252,000	264,600
Total Sales (A)	60,000	240,000	252,000	264,600
Less. Variable Expense				
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	60,000	240,000	252,000	264,600
Less. Fixed Expense				
Electricity Bill	300	1,200	1,200	1,200
Transportation	600	2,400	2,400	2,400
Salary (self)	15,000	60,000	60,000	60,000
Straw, Bran, Medicine etc	10,500	42,000	44,100	46,305
Mobile Bill	600	2,400	2,400	2,400
Bank Charge	300	1,200	1,200	1,200
Total Fixed Cost	27,300	109,200	111,300	113,505
Net Profit (E) [C-D]	32,700	130,800	140,700	151,095
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	130,800	140,700	151,095
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	110,800	120,700
	Total Cash Inflow	180,800	251,500	271,795
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	110,800	231,500	251,795

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures









