

Proposed NU Business Name: RASEL GORUR KHAMAR

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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RASEL ALI
Age	:	10-11-1998(19 Years)
Education, till to date	:	Class-VIII
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers
Address	:	Vill.Bilmeramotpur, P.O: Charghat, P.S: Charghat, 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	:	MST. SAJEDA BEGUM
(iii) Fathers name	:	MD. KAMRUJJAMAN
(iv) GB member's info	:	Branch: Charghat , Centre # 13(Female), Member ID:3087/1, Group No: 07 Member since: 09-01-2013 (04Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 49,012
(v) Who pays GB loan installment	:	Fathers
(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	:	Still Mechanic
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01794-628184
Family Contact No.	:	01759-410760
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAJEDA BEGUM joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RASEL GORUR KHAMAR
Location	:	Bilmeramotpur,Charghat,Rajshahi .
Total Investment in BDT	:	BDT-110,000/-
Financing	:	Self BDT 60,000/--(from existing business)55% Required Investment BDT 50,000/--(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ox Sale.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.▪Average 50% gain on sale.

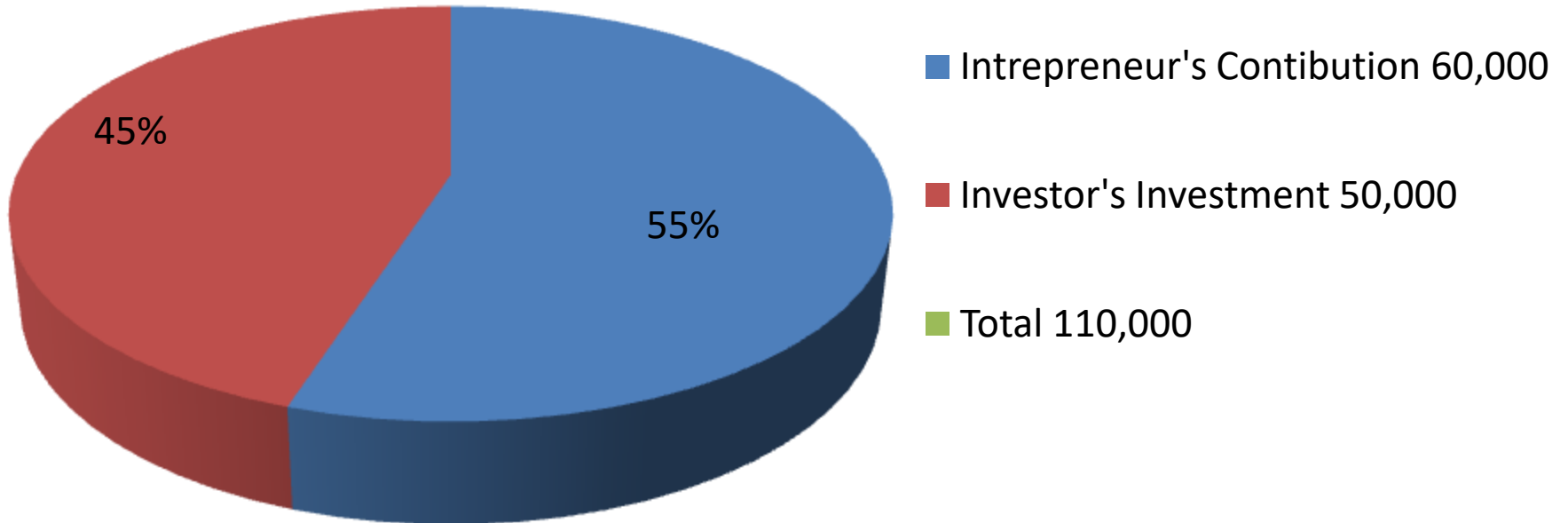
Existing Business (BDT)

Particular	Daily	6 (Monthly)	Yearly
Revenue (sales)			
Ox Sale		100,000	200,000
Total Sales (A)		100,000	200,000
Less. Variable Expense			
Ox Sale		50,000	100,000
Total variable Expense (B)		50,000	100,000
Contribution Margin (CM) [C=(A-B)]		50,000	100,000
Less. Fixed Expense			
Food		12,000	24,000
Transportation		3,000	6,000
Salary (self)		18,000	36,000
Bank Charge		600	1,200
Mobile bill		600	1,200
Total fixed Cost (D)		31,200	68,400
Net Profit (E) [C-D]		18,800	37,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x30,000)	60,000	40,000	100,000
Food	0	10,000	10,000
Total	60,000	50,000	110,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Ox sale		110,000	220,000	231,000	242,550
Total Sales (A)		110,000	220,000	231,000	242,550
Less. Variable Expense					
Ox sale		55,000	110,000	115,500	121,275
Total variable Expense (B)		55,000	110,000	115,500	121,275
Contribution Margin (CM) [C=(A-B)]		55,000	110,000	115,500	121,275
Less. Fixed Expense					
Food		12,000	24,000	25,000	25,500
Electricity bill		0	0	0	0
Transportation		3,000	6,000	6,500	7,000
Salary (self)		18,000	36,000	36,000	36,000
Bank Charge		600	1,200	1,300	1,400
Mobile bill		600	1,200	1,200	1,300
Total Fixed Cost		31,200	68,400	70,000	71,200
Net Profit (E) [C-D]		23,800	47,600	45,500	50,075
Investment Payback			20,000	20,000	20,000

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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	47,600	45,500	50,075
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		27,600	53,100
	Total Cash Inflow	97,600	73,100	103,175
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	27,600	53,100	83,175

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures