

Proposed NU Business Name: **MOMINUL GORU KHAMAR**



Project identification and prepared by: Mr . Kabir
Raksam,Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MOMINUL ISLAM
Age	:	17/10/1985(23Years)
Education, till to date	:	Class Five
Marital status	:	married
Children	:	1 son 1 daughter
No. of siblings:	:	3 Brothers & 1 Sister.
Address	:	Vill: Lahilapara,P.O:Kakonhat,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	:	MST.SANUYARA BEGUM
(iii) Father's name	:	MD. AZIMUDDIN
(iv) GB member's info	:	Branch: Pakri, Godagari,Centre #53m (Female), Member ID: 4495/1, Group No:04 Member since:22-03-2009 (08 Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 1,20,000, Outstanding loan 75520
(v) Who pays GB loan installment	:	Mother
(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	:	Modi shop
Other Own/Family Sources of Liabilities	:	Agriculter
Entrepreneur Contact No.	:	01722619925
Father's Contact No.	:	01728242084
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SANUARA BEGUM joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculter.

Proposed Nobin Udyokta Business Info

Business Name	:	MOMINUL GORU KHAMAR
Location	:	LALILAPARA,KAKONHAT, GODAGARI, RAJSHAHI
Total Investment in BDT	:	BDT 2,10,000
Financing	:	Self BDT 1,60,000-(from existing business) 76% Required Investment BDT 50,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15 ft x 10ft= 150 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; cow.▪The business is operating by entrepreneur. Existing no employees.▪Avarage gain▪The farm is owned.▪Agreed grace period is 3 months.

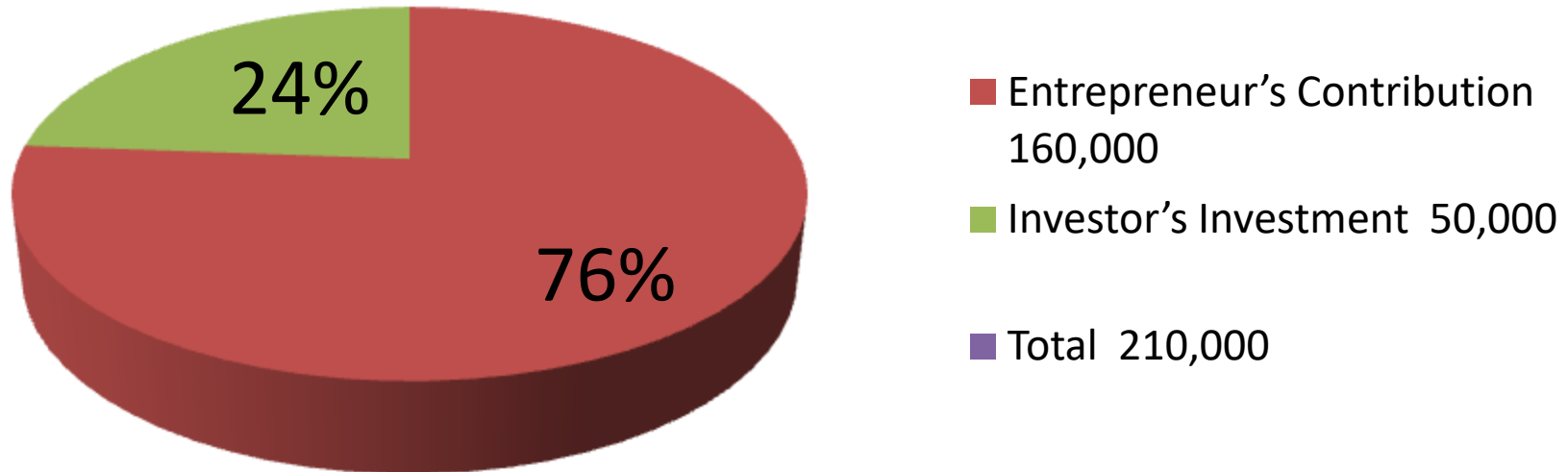
Existing Business (BDT)

Particular	monthly	3 Monthly	Yearly
Revenue (sales)			
Cow sales		205000	820000
Total Sales (A)		205000	820000
Less. Variable Expense			
Cow sales		160000	640000
Total variable Expense (B)		160000	640000
Contribution Margin (CM) [C=(A-B)]		45000	180000
Less. Fixed Expense			
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
Total fixed Cost (D)	7500	22500	90100
Net Profit (E) [C-D]		13500	53900

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
cow (4)	160,000	50,000	2,10,000
		0	
		0	
Total	160,000	50,000	2,10,000

Source of Finance



Financial Projection (BDT)

Particular	3 month	6 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales	205000	410000	1640000	1722000	1808100
Total Sales (A)	205000	410000	1640000	1722000	1808100
Less. Variable Expense					0
Cow sales	160000	320000	1280000	1344000	1411200
Total variable Expense (B)	160000	320000	1280000	1344000	1411200
Contribution Margin (CM) [C=(A-B)]	45000	90000	180000	189000	198450
Less. Fixed Expense					
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
Total Fixed Cost	22500	45000	90100	94000	97900
Net Profit (E) [C-D]	22500	45000	89900	95000	96550
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	89900	95000	96550
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69700	144900
	Total Cash Inflow	139900	164900	241450
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	69700	144900	221450

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm Lalila para,
kakonhat,Godagari
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









संस्था का नाम
संस्था का पता
संस्था का फोन नम्बर
संस्था का ईमेल
संस्था का वेबसाइट
संस्था का पता