

Proposed NU Business Name: KUTUB GORUR KHAMAR

Project identification and prepared by: MD.Lokman
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.KUTUB UDDIN
Age	:	01/01/1992(25Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	NO
No. of siblings:	:	3 Brother & 3 Sister.
Address	:	Vill: Pirijpur,P.O:PirijpurP.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. ZEBANU BEGUM
(iii) Father's name	:	LATE. MAINUL ISLAM
(iv) GB member's info	:	Branch: Matikata, Godagari, Centre #5(Female), Member ID: 1047/1, Group No:01 Member since:25-03-2013 First loan: BDT -10000
Further Information:		Existing Loan: BDT 46,000, Outstanding loan 36659
(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	:	RAJMISTRI
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01782990302
Father's Contact No.	:	01752725531
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

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

Proposed Nobin Udyokta Business Info

Business Name	:	KUTUB GORUR KHAMAR
Location	:	PIRIJPUR, GODAGARI, RAJSHAHI
Total Investment in BDT	:	BDT 1,20,000
Financing	:	Self BDT 70,000-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	25 ft x 10ft= 250 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.

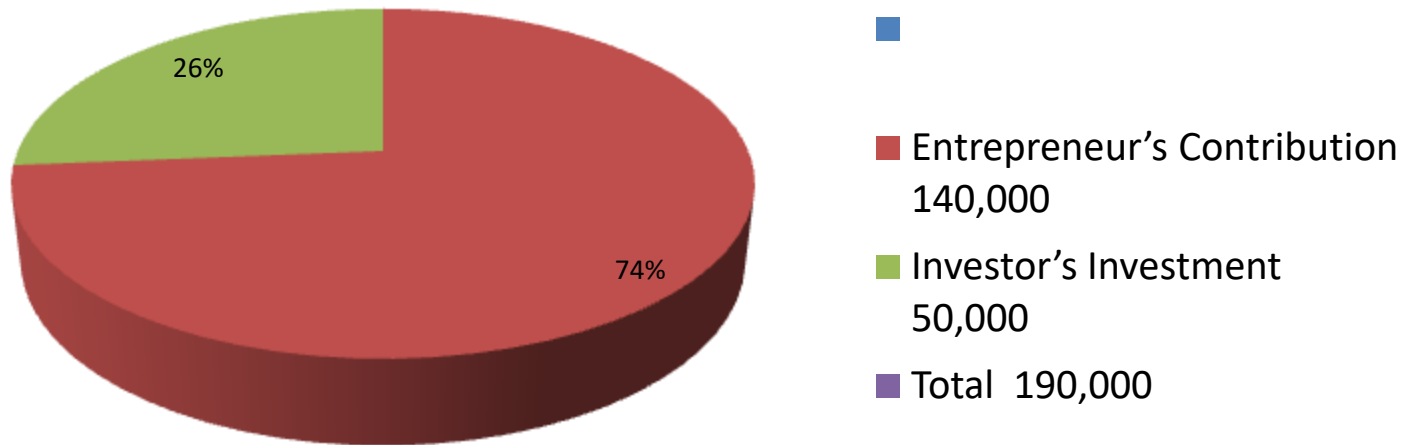
Existing Business (BDT)

Particular	monthly	3 Monthly	Yearly
Revenue (sales)			
Cow sales		106000	424000
Total Sales (A)		106000	424000
Less. Variable Expense			
Cow sales		70000	280000
Total variable Expense (B)		70000	280000
Contribution Margin (CM) [C=(A-B)]		36000	144000
Less. Fixed Expense			
Rent			0
Electricity Bill	200	600	2400
Mobile Bill	200	600	2400
Salary (self)	5000	15000	60,000
Food	2000	6000	24,000
Transportation	100	300	1200
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 (2)	70,000	50,000	1,20,000
		0	
		0	
Total	70,000	50,000	1,20,000

Source of Finance



Financial Projection (BDT)

Particular	3 month	6 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales	106000	212000	424000	445200	467460
Total Sales (A)	106000	212000	424000	445200	467460
Less. Variable Expense					0
Cow sales	70000	140000	280000	294000	308700
Total variable Expense (B)	70000	140000	280000	294000	308700
Contribution Margin (CM) [C=(A-B)]	36000	72000	144000	151200	158760
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]	13500	27000	53900	57200	60860
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	53900	57200	60860
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		33900	71100
	Total Cash Inflow	103900	91100	131960
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	33900	71100	111960

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

