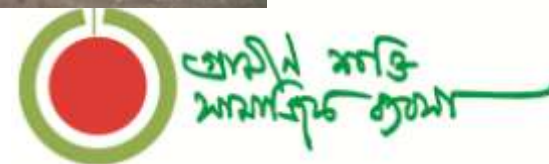


Proposed NU Business Name: ZAKIA GORO KAMAR



Project identification and prepared by: Md. Sohel Mia,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JUWEL RANA
Age	:	19/11/1982=34years.
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Daughter.
No. of siblings:	:	2 Brothers,1sister.
Address	:	Vill: Balam P/O:Korkory .P.S:paba, 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. JULEKHA BIBI.
(iii) Father's name	:	MD: JALAL UDDIN
(iv) GB member's info	:	Branch: parila paba,Centre #91(Female), Member ID: 1311/4, Group No: 01 Member since: 2010-2014 and rejoin 2015 till now(6Years) First loan: BDT 20000
Further Information:		Existing Loan: BDT 22000, Outstanding loan: 11245
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Agriculture.
Entrepreneur Contact No.	:	01789347043
Mother's Contact No.	:	01723353506
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JULEKHA BIBI joined Grameen Bank since 4 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

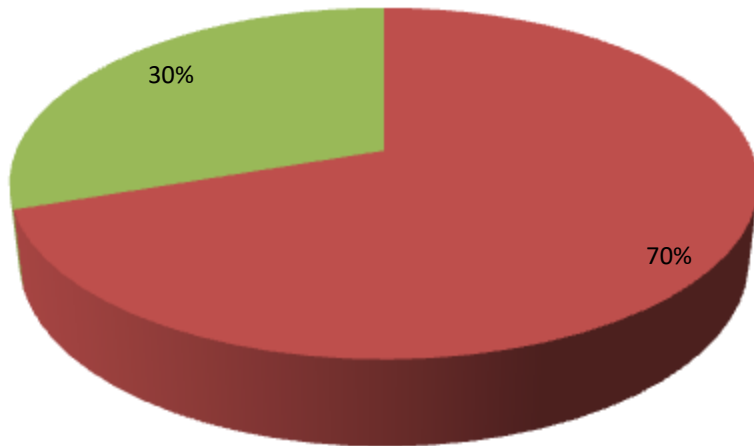
Business Name	:	ZAKIA GORO KAMAR
Location	:	Balam, korkori.
Total Investment in BDT	:	BDT 165,000/-
Financing	:	Self BDT 115,000/-(from existing business) 50% Required Investment BDT 50000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10*12=120 squre 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's milk.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	240	7,200	86400
Total Sales (A)	240	7,200	86400
Less. Variable Expense		0	
Milk sales	240	7,200	86400
Total variable Expense (B)	240	7,200	86400
Contribution Margin (CM) [C=(A-B)]	240	7,200	86400
Less. Fixed Expense			
Rent			0
Electricity Bill		200	2,400
Mobile Bill		100	1,200
Salary (self)		4000	48,000
Guard			0
Transportation		200	2,400
Entertainment		100	1,200
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		4,600	55,200
Net Profit (E) [C-D]		2,600	31,200

Investment Breakdown

Cow	115000	50000	165000
Total	115000	50000	165000

Source of Finance



- Entrepreneur's Contribution 115,000
- Investor's Investment 50,000
- Total 165,000

Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk sales	300	9000	108000	113400	119070
Total Sales (A)	300	9000	108000	113400	119070
Less. Variable Expense		0	0	0	0
Milk sales	300	9000	108000	113400	119070
Total variable Expense (B)	300	9000	108000	113400	119070
Contribution Margin (CM) [C=(A-B)]	300	9000	108000	113400	119070
Less. Fixed Expense					
Rent					
Electricity Bill		200	2400	2400	2400
Mobile Bill		100	1200	1200	1200
Salary (self)		4000	48000	48000	48000
Transportation		200	2400	2400	2400
Entertainment		100	1200	1200	1200
Salary (staff)					
Security Gard					
Bank service Charge					
Total Fixed Cost		4600	55200	55200	55200
Net Profit (E) [C-D]		4400	52800	58200	63870
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	52800	58200	63870
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		32800	71000
	Total Cash Inflow	102,800	91000	134870
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	32,800	71000	114870

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop.Balam korkori.
Regular customers;

THREATS

Theft
Fire
Political unrest









Natural
Tree

FAMILY PICTURE