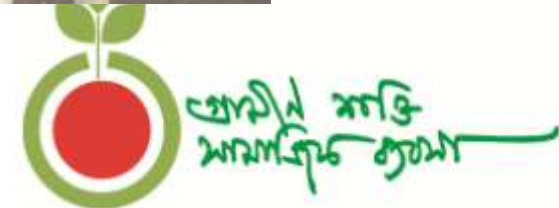


**Proposed NU Business Name: TAMIM GORUR KHAMAR**



Project identification and prepared by: MD. LOKMAN HAKIM  
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.ABDUL GAFFAR</b>
Age	:	15/11/1983(33Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 SON 2Daughter
No. of siblings:	:	1Brother
Address	:	Vill: Makranda,P.O:Lolitnogor,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	:	<b>MST.SAKEMA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUL SATTER</b>
(iv) GB member's info	:	Branch:Badhair Tanor,godagari, Centre #59(Female), Member ID: 5853, Group No:05 Member since:21/08/2010 First loan: BDT -3000
Further Information:		Existing Loan: BDT 50000, Outstanding loan:30200
(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	:	05years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01759411565
Father's Contact No.	:	01774786701
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SAKEMA BEGUM** joined Grameen Bank since 07 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

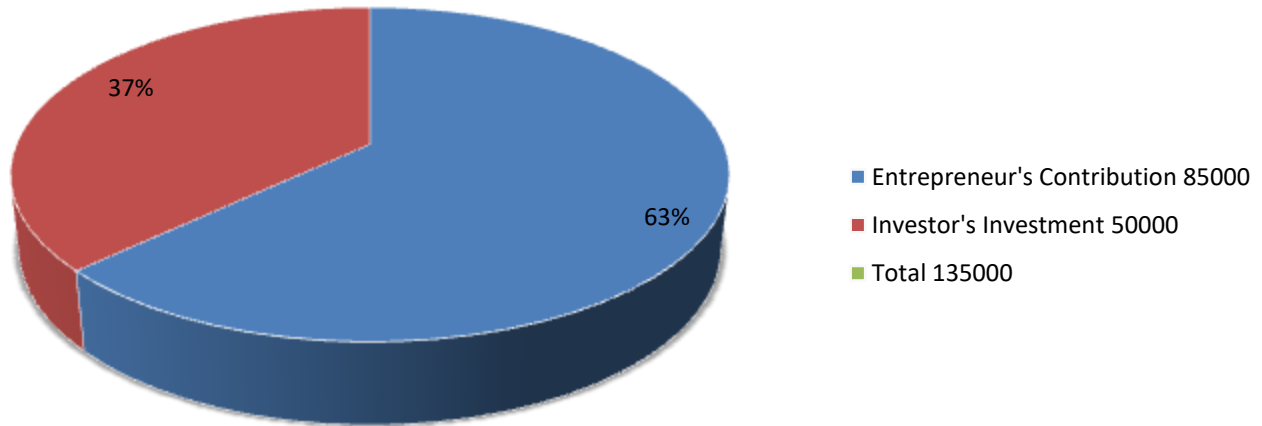
Business Name	:	<b>TAMIM GORUR KHAMAR</b>
Location	:	Makranda,Lolitnogor,Godagari, Rajshahi
Total Investment in BDT	:	BDT 135000
Financing	:	Self BDT 85000-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	12ft x 8ft= 96 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
<b>Revenue(Sales)</b>			
Cow Sales		<b>121000</b>	<b>484000</b>
<b>Total Sales(A)</b>		<b>121000</b>	<b>484000</b>
<b>Less. Variable Expense</b>			
Cow		<b>85000</b>	<b>340000</b>
<b>Total Variable Expense (B)</b>		<b>85000</b>	<b>340000</b>
<b>Contribution Margin(CM) [C=(A-B)]</b>		<b>36000</b>	<b>144000</b>
<b>Less. Fixed Expense</b>			
Rent	<b>0</b>	<b>0</b>	<b>0</b>
Electricity Bill	<b>200</b>	<b>600</b>	<b>2400</b>
Mobile Bill	<b>100</b>	<b>300</b>	<b>1200</b>
Salary (self)	<b>5000</b>	<b>15000</b>	<b>60000</b>
Transportation	<b>200</b>	<b>600</b>	<b>2400</b>
Food	<b>2000</b>	<b>6000</b>	<b>24000</b>
Medicine	<b>0</b>	<b>0</b>	<b>0</b>
Bank Charge	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Fixed Cost (D)</b>	<b>7500</b>	<b>22500</b>	<b>90000</b>
<b>Net Profit (E) [C-D]</b>		<b>13500</b>	<b>54000</b>

<b>Investment Breakdown</b>			
<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
Cow(2)	85000	50000	135000
	0	0	0
	0	0	0
<b>Total</b>	85000	50000	135000

## Source of Finance



## Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Cow Sales	121000	242000	484000	508200	533610
<b>Total Sales (A)</b>	121000	242000	484000	508200	533610
Less. Variable Expense					
cow	85000	170000	340000	357000	374850
<b>Total Variable Expense (B)</b>	85000	170000	340000	357000	374850
<b>Contribution Margin (CM) [C=(A-B)]</b>	36000	72000	144000	151200	158760
<b>Less. Fixed Expense</b>					
Rent	0	0	0	0	0
Electricity Bill	600	1200	2400	2700	3000
Mobile Bill	600	1200	2400	2700	3000
Salary (self)	15000	30000	60000	60000	60000
Transportation	300	600	1200	1500	1800
Food	6000	12000	24000	24300	24600
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
<b>Total Fixed Cost (D)</b>	22500	45000	90000	91200	92400
<b>Net Profit (E) [C-D]</b>	13500	27000	54000	60000	66360
<b>Investment Payback</b>			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	50000		
1.2	Net P[rofit	54000	60000	66360
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		34000	74000
	Total Cash Inflow	104000	94000	140360
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	<b>Net Cash Surplus</b>	34000	74000	120360

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Makranda,  
Lolitnogor,Godagari. Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







