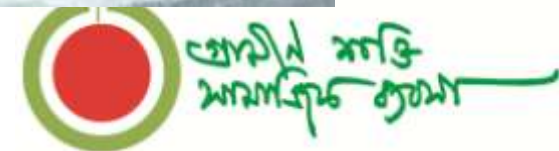


Proposed NU Business Name: MAHIA GORO KAMAR.



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	:	MD.ATIKUR RAHMAN (MONTO)
Age	:	01/01/1988(29 Years)
Education, till to date	:	V
Marital status	:	Married
Children	:	3 SONS.
No. of siblings:	:	2 BROTHERS,1 SISTER.
Address	:	Vill: KOIRA, P.O: Haigodagari, 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. HASNA BEGUM.
(iii) Father's name	:	MD. ABDUL GAFFAR. .
(iv) GB member's info	:	Branch: parila paba, Centre # 1(Female), Member ID: 8471/3, Group No: 04 Member since:2005 to 2010.and rejoin 27/03/2017.(05 years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 25000. Outstanding loan:15100.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agricultural.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01962643215.
Mother's Contact No.	:	01733264493.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HASNA BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

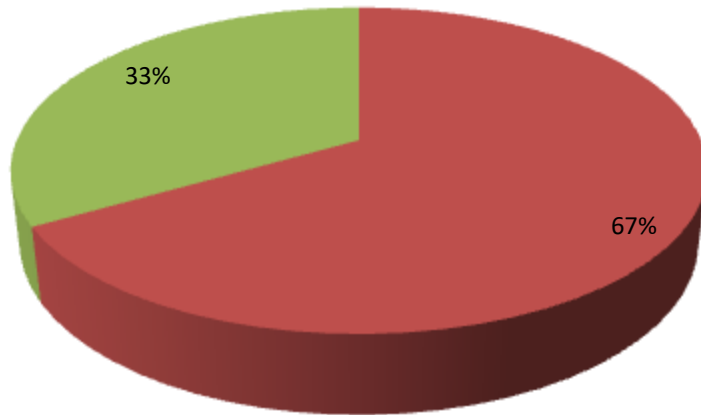
Business Name	:	MAHIA GORO KAMAR
Location	:	koira,.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 33% Required Investment BDT 50000/-(as equity)67%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft.
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Cow.▪Average 18% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is own.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	3 Monthly	Yearly
Revenue (sales)			
Cow sales		140000	560000
Total Sales (A)		140000	560000
Less. Variable Expense			
Cow sales		115000	460000
Total variable Expense (B)		115000	460000
Contribution Margin (CM) [C=(A-B)]		25000	100000
Less. Fixed Expense			
Rent			
Electricity Bill		900	3600
Mobile Bill		600	2400
Salary (self)		12000	48,000
Guard			0
Transportation		900	3600
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		14400	57600
Net Profit (E) [C-D]		10600	42400

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	100,000		100,000
Purchess cow.		50000	50000
	100,000	50,000	150,000

Source of Finance



■ Entrepreneur's Contribution 100,000

■ Investor's Investment 50,000

■ Total 150,000

Financial Projection (BDT)					
Particular	Daily	3 Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales		150000	600000	630000	661500
Total Sales (A)		150000	600000	630000	661500
Less. Variable Expense					0
Cow sales		115000	460000	483001	507151
Total variable Expense (B)		115000	460000	483001	507151
Contribution Margin (CM) [C=(A-B)		35000	140000	147001	154351
Less. Fixed Expense					
Rent					
Electricity Bill		900	3600	3600	3600
Mobile Bill		600	2400	2400	2400
Salary (self)		12000	48,000	48000	48000
Transportation		900	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge					
Total Fixed Cost		14400	57600	57600	57600
Net Profit (E) [C-D)		20600	82400	89401	96751
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	82400	89401	96751
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		62400	131801
	Total Cash Inflow	132,400	151801	228552
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	62,400	131801	208552

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -Koirā.
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE