

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



Project identification and prepared by: MD. RABIUL ISLAM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. NAYANTARA KHATUN
Age	:	13/07/1994(24Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	None
No. of siblings:	:	3Brother5Sister
Address	:	Vill: Choduar,P.O:Premtoly,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.TAJLEMA BEGUM
(iii) Father's name	:	MD. MOTIUR RAHMAN
(iv) GB member's info	:	Branch:Gogram,godagari, Centre #35(Female), Member ID:3013 , Group No:02 Member since:05/06/2014 First loan: BDT -10000
Further Information:		Existing Loan: BDT 34000, Outstanding loan:31756
(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	:	02years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01705536328
Father's Contact No.	:	01794368923
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.TAJLEMA BEGUM joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Purchasing Land.

Proposed Nobin Udyokta Business Info

Business Name	:	NAYANTARA GORUR KHAMAR
Location	:	Choduar,Premtoly,Godagari, Rajshahi
Total Investment in BDT	:	BDT150000/-
Financing	:	Self BDT 100000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4000/-
Proposed Salary	:	4000/=
Size of shop	:	12ft x 10ft= 120 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; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

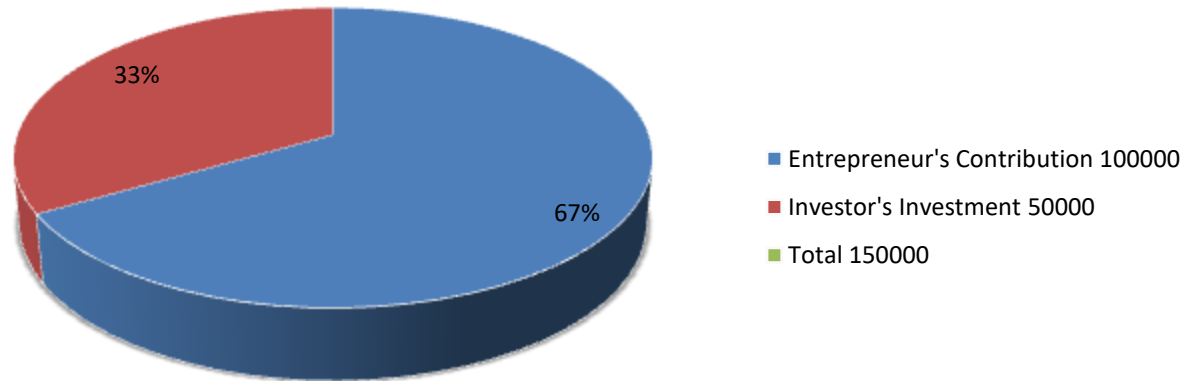
Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
Revenue(Sales)			
Cow Sales		136000	544000
Total Sales(A)		136000	544000
Less. Variable Expense			
Cow		100000	400000
Total Variable Expense (B)		100000	400000
Contribution Margin(CM) [C=(A-B)]		36000	144000
Less. Fixed Expense			
Rent	0	0	0
Electricity Bill	100	300	1200
Transportation	300	900	3600
Salary (self)	4000	12000	48000
Salary (staff)	0	0	0
Mobile Bill	100	300	1200
Food	3000	9000	36000
Medicine	0	0	0
Bank Charge	0	0	0
Total Fixed Cost (D)	7500	22500	90000
Net Profit (E) [C-D]		13500	54000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	100000	40000	140000
Food	0	10000	10000
	0	0	0
Total	100000	50000	150000

Source of Finance



Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Cow Sales	136000	272000	544000	571200	599760
Total Sales (A)	136000	272000	544000	571200	599760
Less. Variable Expense					
cow	100000	200000	400000	420000	441000
Total Variable Expense (B)	100000	200000	400000	420000	441000
Contribution Margin (CM) [C=(A-B)]	36000	72000	144000	151200	158760
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	300	600	1200	1500	1800
Transportation	900	1800	3600	3900	4200
Salary (self)	12000	24000	48000	48000	48000
Salary (staff)	0	0	0	0	0
Mobile Bill	300	600	1200	1200	1200
Food	9000	18000	36000	36300	36600
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
Total Fixed Cost (D)	22500	45000	90000	90900	91800
Net Profit (E) [C-D]	13500	27000	54000	60300	66960
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	50000		
1.2	Net P[rofit	54000	60300	66960
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		34000	74300
	Total Cash Inflow	104000	94300	141260
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	Net Cash Surplus	34000	74300	121260

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



