

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



Project identification and prepared by: Md.Shahabuddin  
Sonagazi.

Project verified by: Md. Mannan Talukdar



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

Name	:	<b>MD. ROFIKUL ISLAM</b>
Age	:	20-06-1987 (30Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	01 Brothers, 01 Sisters
Address	:	Vill: Tatipara P.O: Kotalipara P.S: MohonpurDist: Rajhshahi
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. AKLIMA</b>
(iii) Father's name	:	<b>MD.KHOYBOR ALI SHADAR</b>
(iv) GB member's info	:	Branch : Mohonpur Centre 07 (Female), Member ID: 1674, Group No: 04 Member since: 2004-2017, (13years) First loan: BDT 10000
Further Information:		Existing loan: BDT 20000, Outstanding Loan: 19120
(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.)	:	Yes
Business Experiences and Training Info	:	04 years experience in running business.06 Years in own business She has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722813405
Family's Contact No.	:	01745462066
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpuri Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. AKLIMA** joined Grameen Bank since 13 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

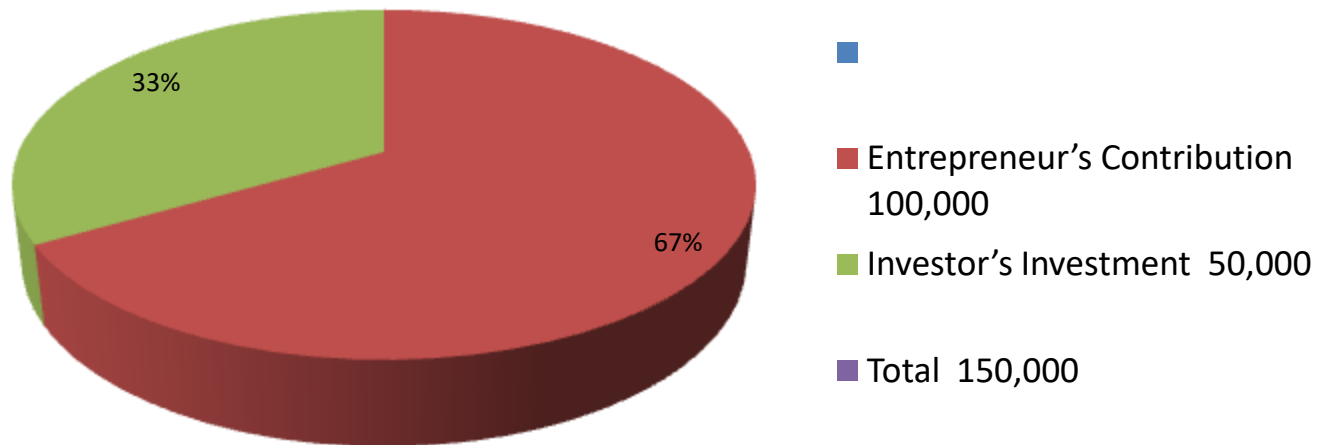
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ROFIKUL GORUR KHAMAR</b>
Location	:	Tatipara, Mohonpur, Rajshahi
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	Own House
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –cow, calf ,e.t.c</li><li>▪Average 100% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪The Farm is owned.</li><li>▪Collects goods from Local bazar</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
cow,calf	500	15000	180000
		0	0
Total Sales(A)	500	15000	180000
Less Variable Expense (B)			0
cow,calf	0	0	0
Total Variable Expense	0	0	0
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent			0
Electric Bill			0
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Food		4,500	54000
Medicine		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		10500	126000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	60000	60000	1	50000	50,000	110,000
Calf	1	40000	40000				40,000
							0
	2	100000	100,000	1	50000	50,000	150000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
cow,calf	1000	30000	360000	378000	396900
<b>Total Sales(A)</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Variable Expense (B)</b>					
cow,calf	0	0	0	0	0
<b>Total Variable Expense</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Rent			0	0	0
Electric Bill			0	0	0
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment			0	0	0
Guard		4,500	54000	54000	54000
Generator		200	2400	2400	2400
Mobile Bill		300	3600	0	0
<b>Total Fixed Cost (D)</b>		<b>10500</b>	<b>123600</b>	<b>120300</b>	<b>120615</b>
<b>Net Profit (E)= [C-D]</b>		<b>19500</b>	<b>234000</b>	<b>245700</b>	<b>257985</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	234,000	245700	257985
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		214000	439700
	<b>Total Cash Inflow</b>	<b>284,000</b>	<b>459,700</b>	<b>697,685</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>214,000</b>	<b>439,700</b>	<b>677,685</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 06 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

