

Proposed NU Business Name :NASRIN GORU MOHIS KHAMAR



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Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST:NASRIN SULTANA
Age	:	11/10/1982(34years)
Education, till to date	:	Class:V
Marital status	:	Married
Children	:	2 sons 1 Daughter
No. of siblings:	:	2 sisters
Address	:	Vill: jotrabonP/O:Damkura.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. NILUFA BEGUM.
(iii) Father's name	:	ALI AHAMAD
(iv) GB member's info	:	Branch: damkura paba, Centre #34(Female), Member ID: 6631, Group No: 03 Member since: 06/06/2013 to till now(4Years) First loan: BDT 2000/=
Further Information:		Existing Loan: BDT 4000/=, Outstanding loan: 3120/=
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	power tilar, troli
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01752-927395
Mother's Contact No.	:	01740-823394
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NILUFA BEGUM. joined Grameen Bank since 4 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	NASRIN GORU MOHIS KHAMAR
Location	:	Jotrabon,damkura
Total Investment in BDT	:	BDT 3,90,000/-
Financing	:	Self BDT 3,40,000/-(from existing business) 87% Required Investment BDT 50000/-(as equity) 13%%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	30*20=600 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.▪The business is operating by entrepreneur. Existing no employee.▪The farm is own.▪Agreed grace period is 3 months.

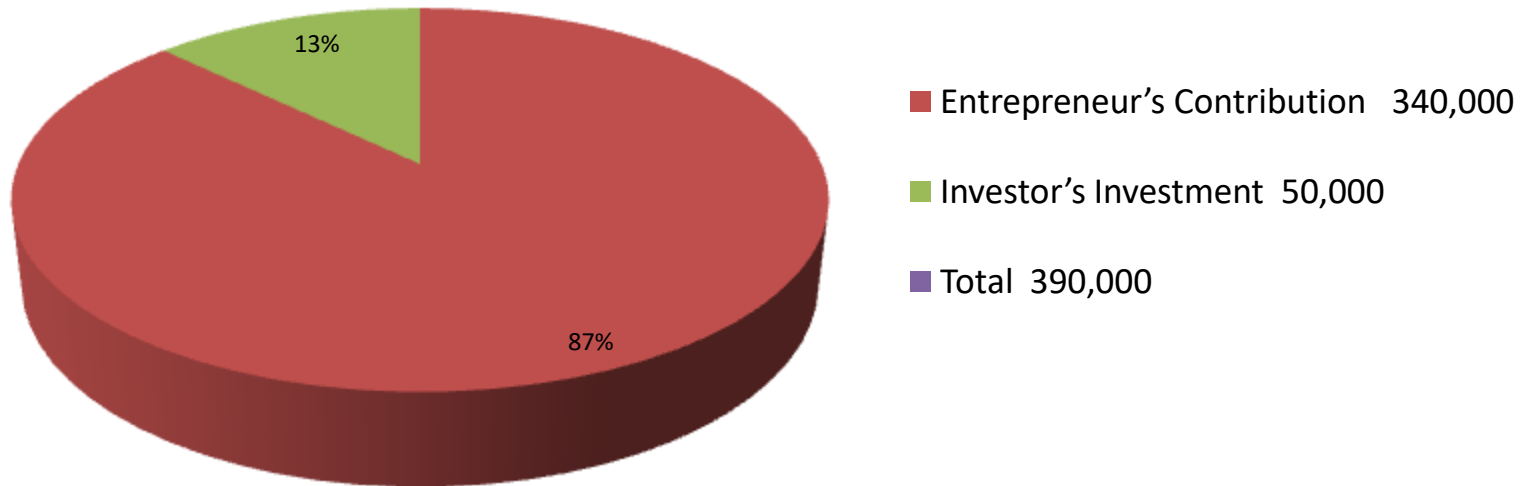
Existing Business (BDT)

Particular	Daily	3 Monthly	Yearly
Revenue (sales)			
cow sales		400000	1600000
Total Sales (A)		400000	1600000
Less. Variable Expense			
Cow sales		370000	1480000
Total variable Expense (B)		370000	1480000
Contribution Margin (CM) [C=(A-B)]		30000	120000
Less. Fixed Expense			
Rent			
Electricity Bill		900	3600
Mobile Bill		900	3600
Salary (self)		15000	60000
Guard			
Transportation		900	3600
Entertainment		400	2400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		18300	73200
Net Profit (E) [C-D]		11700	46800

Investment Breakdown

	Existing	proposed	
Cow	340000		340000
Feed of cow		50000	50000
Total	340000	50000	390000

Source of Finance



Financial Projection (BDT)

Particular	Daily	3 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales		410000	1640000	1722001	1808101
Total Sales (A)		410000	1640000	1722001	1808101
Less. Variable Expense					
Cow sales		370000	1480000	1554000	1631700
Total variable Expense (B)		370000	1480000	1554000	1631700
Contribution Margin (CM) [C=(A-B)]		40000	160000	168000	176400
Less. Fixed Expense					
Rent					
Electricity Bill		900	3600	3600	3600
Mobile Bill		900	3600	3600	3600
Salary (self)		15000	60000	60000	60000
Transportation		900	3600	3600	3600
Entertainment		600	2400	2400	2400
Salary (staff)					
Security Gard					
Bank service Charge					
Total Fixed Cost		18300	73200	73200	73200
Net Profit (E) [C-D]		21700	86800	94800	103200
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	86800	94800	103200
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66800	141600
	Total Cash Inflow	136,800	161600	244800
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	66,800	141600	224800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop. Jotrabon,Damkura .
Regular customers;

THREATS

Theft
Fire
Political unrest





FAMILY PICTURE

