

## Proposed NU Business Name: **RAFIQUL GORUR KHAMAR**



Project identification and prepared by: Monoj kumar sarkar, BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD.RAFIQUL ISLAM</b>
Age	:	20-01-1991 (26 Years)
Education, till to date	:	S.s.c
Marital status	:	Married
Children	:	-
No. of siblings:	:	03 Brothers & 01 Sister
Address	:	Vill.Gouroangpur, P.O: Bagha, P.S: Bagha, 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. TASLIMA BEGUM</b>
(iii) Fathers name	:	<b>MD. MOKBUL HOSSIN</b>
(iv) GB member's info	:	Branch:Monigram, Centre # 32/m (Female), Member ID:10384/1, Group No: 04 Member since: 20-04-2011 to 20-05-15 New 13-07-2017 (04Years)
Further Information:		First loan: BDT -10,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 4,000, Outstanding loan: 4,000
(vi) Mobile lady	:	Fathers
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01761-002072
Family Contact No.	:	01761-454600
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. TASLIMA BEGUM** joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

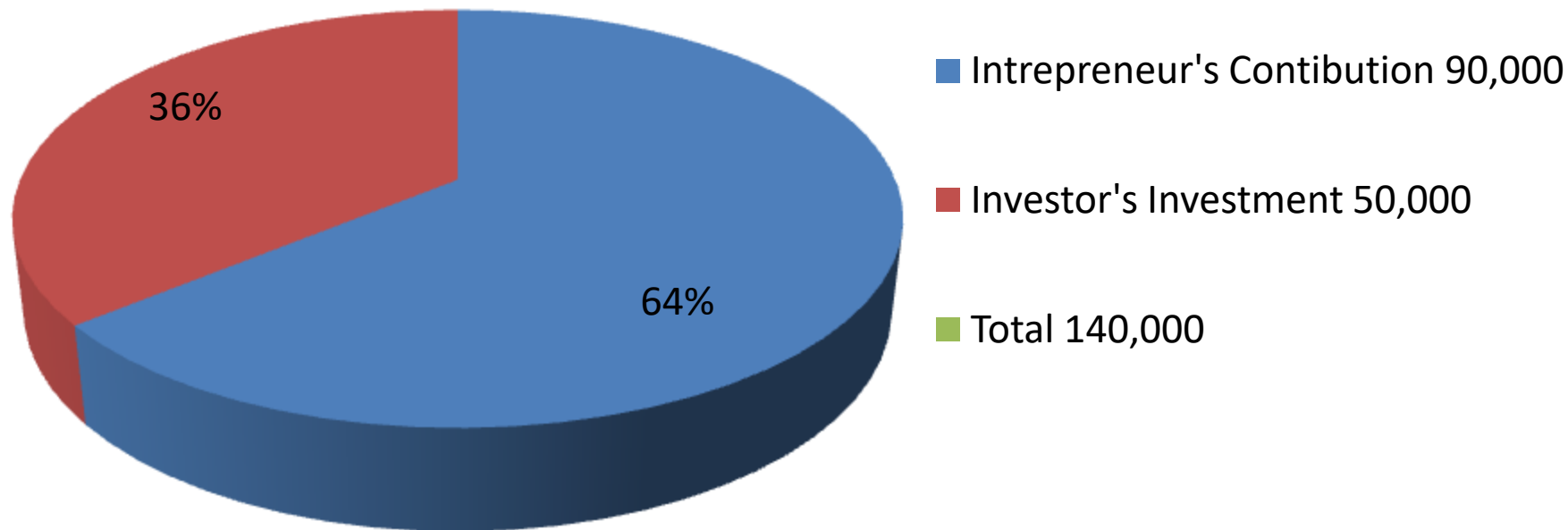
Business Name	:	<b>RAFIQUL GORUR KHAMAR</b>
Location	:	Gouroangpur, Bagha, Rajshahi .
Total Investment in BDT	:	BDT-140,000/-
Financing	:	Self BDT 90,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 15 ft = 225 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; Ox Sale.</li><li>▪ The business is operating by entrepreneur. Existing no employees.</li><li>▪ The farm is own.</li><li>▪ Agreed grace period is 3 months.</li><li>▪ Average 50% gain on sale.</li></ul>

<b>Revenue (sales)</b>			
Ox Sale		120,000	240,000
<b>Total Sales (A)</b>		120,000	240,000
<b>Less. Variable Expense</b>			
Ox Sale		60,000	120,000
<b>Total variable Expense (B)</b>		60,000	120,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		60,000	120,000
<b>Less. Fixed Expense</b>			
Food		18,000	36,000
Electricity bill		0	0
Transportation		3,000	6,000
Salary (self)		24,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		1,200	2,400
<b>Total fixed Cost (D)</b>		<b>46,800</b>	<b>93,600</b>
<b>Net Profit (E) [C-D]</b>		<b>13,200</b>	<b>26,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x30,000)	90,000	40,000	130,000
Food	0	10,000	10,000
<b>Total</b>	<b>90,000</b>	<b>50,000</b>	<b>140,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Ox sale		140,000	280,000	294,000	308,700
<b>Total Sales (A)</b>		140,000	280,000	294,000	308,700
<b>Less. Variable Expense</b>					
Ox sale		70,000	140,000	147,000	154,350
<b>Total variable Expense (B)</b>		70,000	140,000	147,000	154,350
<b>Contribution Margin (CM) [C=(A-B)]</b>		70,000	140,000	147,000	154,350
<b>Less. Fixed Expense</b>					
Food		18,000	36,000	37,000	38,000
Electricity bill		0	0	0	0
Transportation		3,000	6,000	7,000	8,000
Salary (self)		24,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		1,200	2,400	2,500	2,600
<b>Total Fixed Cost</b>		<b>46,800</b>	<b>93,600</b>	95,800	98,000
<b>Net Profit (F) [C-D]</b>		<b>23,200</b>	<b>46,400</b>	<b>51,200</b>	<b>56,350</b>



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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>46,400</b>	<b>51,200</b>	<b>56,350</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		26,400	57,600
	<b>Total Cash Inflow</b>	<b>96,400</b>	<b>77,600</b>	<b>113,950</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)	20,000	20,000	20,000
	<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>26,400</b>	<b>57,600</b>	<b>93,950</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







