

Proposed NU Business Name: M/S KUMRUL GORUR KHAMAR



Project identification and prepared by: Md. Sahjamal Sirazi ,
Puthia Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KAMRUL PK
Age	:	25-05-1986(31 Years)
Education, till to date	:	Class -5
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brother & 3 Sister
Address	:	Vill: Mohonpur , P.O: Dhopapara ,P.S: Puthia , 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	:	MOST. KHATEJAN
(iii) Father's name	:	MD. LOKU PK
(iv) GB member's info	:	Branch: Zeupara ,Puthia ,Centre # 28 (Female), Member ID: 3256/1, Group No: 06 Member since: 2007 to (10 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 3,000/-, Outstanding loan: 2,820
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-452039
Mother 's Contact No.	:	01750-539271
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. KHATEJAN joined Grameen Bank since 10 years ago. At first She took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MS KAMRUL GORUR KHAMAR
Location	:	Mohonpur ,Dhopapara,Puthia , Rajshahi.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	06 ft x 10 ft = 60 square ft
Implementation	:	<ul style="list-style-type: none">▪He has Milk cow in his farm▪The business is operating by entrepreneur himself. Existing no employee.▪The farm is owned.▪Collects goods from Puthia .▪Agreed grace period is 3 months.

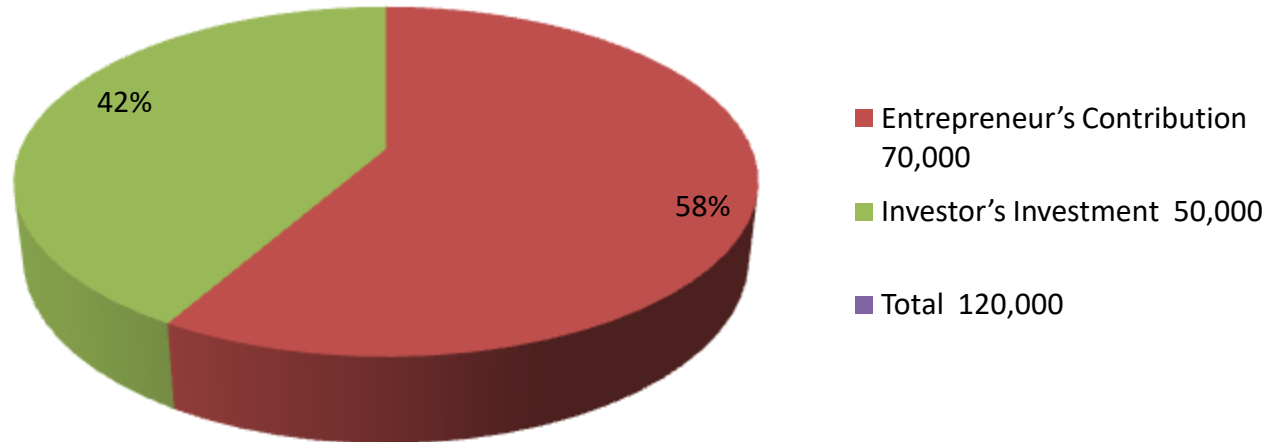
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity bill		100	1,200
Salary (self)		5,000	60,000
Straw, Bran, Medicine etc		2,000	24,000
Mobile Bill		200	2,400
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D]		1,700	20,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk Cow (1x55,000)	55,000	40,000	95,000
Calf (1x15,000)	15,000	-	15,000
Total	70,000	40,000	110,000

Source of Finance



Financial Projection(BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Milk	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
Total variable Expense (B)	-	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Electricity bill		100	1,200	1,200	1,200
Salary (self)		5,000	60,000	60,000	60,000
Straw, Bran, Medicine etc		3,500	42,000	44,100	46,305
Mobile Bill		200	2,400	2,400	2,400
Total Fixed Cost		8,800	105,600	107,700	109,905
Net Profit (E) [C-D]		3,200	38,400	43,500	48,855
Investment Payback			16,000	16,000	16,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	38,400	43,500	48,855
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	22,400	27,500
	Total Cash Inflow	78,400	65,900	76,355
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	22,400	49,900	60,355

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures





Family picture

