

## Proposed NU Business Name: GORU MOHIS KHAMAR.



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Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. SALIM REZA.</b>
Age	:	03/01/1995(22 Years)
Education, till to date	:	V
Marital status	:	Married
Children	:	1 son.
No. of siblings:	:	3 Brothers,2 Sisters.
Address	:	Vill: mollapara, P.O: Rajabari, 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	:	<b>MST. RUPBAN BIBI.</b>
(iii) Father's name	:	<b>MD. NASIR UDDIN.</b>
(iv) GB member's info	:	Branch: Dewpara Godagari, Centre # 48(Female), Member ID: 3808/2, Group No: 06 Member since:2013 to running. (04years) First loan: BDT 10,000/=
Further Information:		Existing Loan: BDT 20,000/= . Outstanding loan:7280/=.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01789-949092.
Mother's Contact No.	:	01860-513293.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RUPBAN BIBI** joined Grameen Bank since 4 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

# Proposed Nobin Udyokta Business Info

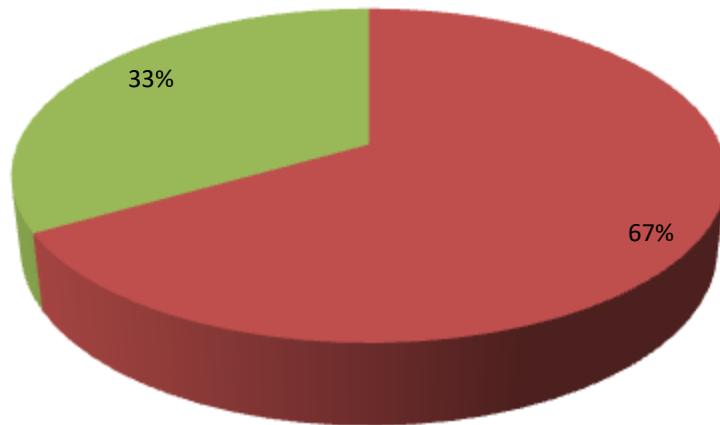
Business Name	:	<b>GORU MOHIS KHAMAR</b>
Location	:	mollapara
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50000/-(as equity)33%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft.
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing like cow .</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></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>3 Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Cow sales		150,000	600000
<b>Total Sales (A)</b>		150,000	600000
<b>Less. Variable Expense</b>			
Cow sales		127500	510000
<b>Total variable Expense (B)</b>		127500	510000
<b>Contribution Margin (CM) [C=(A-B)]</b>		22500	90000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		900	3600
Salary (self)		12000	48000
Guard			
Transportation		900	3600
Entertainment			
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>13800</b>	<b>55200</b>
<b>Net Profit (E) [C-D]</b>		<b>8700</b>	<b>34800</b>

# Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	100000		100000
Cow		50000	50000
total	100000	50,000	150000

## Source of Finance



■ Entrepreneur's Contribution 100,000

■ Investor's Investment 50,000

■ Total 150,000

Financial Projection (BDT)					
Particular	Daily	3 Monthly	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Cow sales		160000	640000	672001	705601
<b>Total Sales (A)</b>		160000	640000	672001	705601
<b>Less. Variable Expense</b>					
Cow sales		136000	544000	571201	599761
<b>Total variable Expense (B)</b>		136000	544000	571201	599761
<b>Contribution Margin (CM) [C=(A-B)</b>		24000	96000	100800	105840
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill					
Mobile Bill		900	3600	3600	3600
Salary (self)		12000	48000	48000	48000
Transportation		900	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge		300	1200	1200	1200
<b>Total Fixed Cost</b>		14100	56400	56400	56400
<b>Net Profit (E) [C-D)</b>		9900	39600	44400	49440
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	39600	44400	49440
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>19600</b>	<b>44000</b>
	<b>Total Cash Inflow</b>	<b>89,600</b>	<b>64000</b>	<b>93440</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>19,600</b>	<b>44000</b>	<b>73440</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; -Molla para,rajabari.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





# FAMILY PICTURE

