

Proposed NU Business Name: Ghoro Chagolayr Khamar.



Project identification and prepared by: MD. SOHEL MIA.
Rajshahi Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RASHEDUL MIA.
Age	:	10/05/1988(27 Years)
Education, till to date	:	Masters of Mathmatic.
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother, 2 Sisters.
Address	:	Vill: Noudapara ,P.O:Chumohony,P.S: Chargat, 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. HANUFA BEGUM.
(iii) Father's name	:	MD. AKTAR ALI.
(iv) GB member's info	:	Branch:,Usofpor Chargat, Centre 8 #(Female), Member ID:1202 , Group No:02 Member since:19/02/2014 Running. First loan: BDT -20,000/=
Further Information:		Existing Loan: BDT 100,000/= Outstanding loan:64800/=
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Jobs.
Entrepreneur Contact No.	:	01753122129.
Father's Contact No.	:	01831351818.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HANUFA BEGUM joined Grameen Bank since 03 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

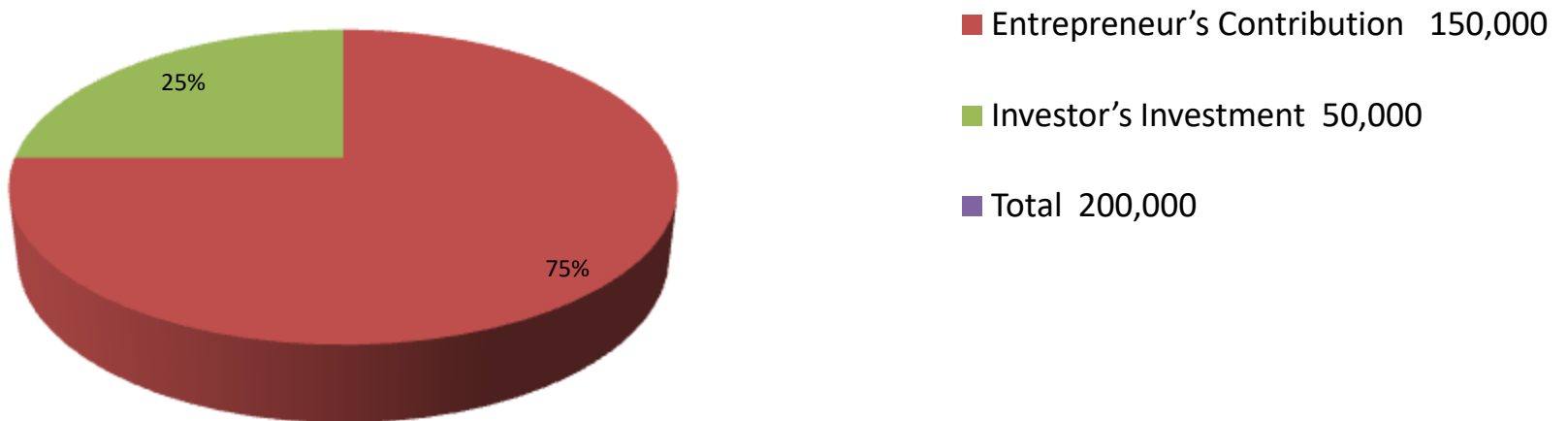
Business Name	:	Ghoro Chagolayr Khamar.
Location	:	Koypokoria,Rajshahi.
Total Investment in BDT	:	BDT-200,000/=
Financing	:	Self BDT 150,000/=- (from existing business) 75% Required Investment BDT 50,000/=- (as equity) 25 %
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15ft x 10ft= 150 square 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 and Goat.▪The business is operating by entrepreneur. Existing no employees.▪Average gain 50%.▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	360	10,800	129600
Total Sales (A)	360	10,800	129600
Less. Variable Expense		0	
Milk sales	72	2,160	25920
Total variable Expense (B)	72	2,160	25920
Contribution Margin (CM) [C=(A-B)]	288	8,640	103680
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Mobile Bill		100	1,200
Salary (self)		4000	48,000
Guard			0
Transportation		200	2,400
Entertainment		0	0
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		4,140	49,680

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Cow and Goat	150000		150000
Cow		50000	50000
	0	0	0
Total	150,000	50,000	200,000/=

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk sales.	400	12000	144000	151200	158760
Total Sales (A)	400	12000	144000	151200	158760
Less. Variable Expense		0	0	0	0
Milk sales.	80	2400	28800	30240	31752
Total variable Expense (B)	80	2400	28800	30240	31752
Contribution Margin (CM) [C=(A-B)	320	9600	115200	120960	127008
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		200	2400	2400	2400
Mobile Bill		100	1200	1200	1200
Salary (self)		4000	48000	48000	48000
Transportation		200	2400	2400	2400
Bank service Charge			100	100	100
Total Fixed Cost		4500	54100	54100	54100
Net Profit (E) [C-D)		5100	61100	66860	72908
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	61100	66860	72908
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		41100	87960
	Total Cash Inflow	111,100	107960	160868
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	41,100	87960	140868

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Noudapara, Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

