

## Proposed NU Business Name: M/S. FARUK AHAMED GORO 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	:	<b>MD.FARUK AHAMED.</b>
Age	:	15/01/1983(34 Years)
Education, till to date	:	CLASS-10.
Marital status	:	Married
Children	:	2 Daughters.
No. of siblings:	:	3 Brothers. 2 sisters.
Address	:	Vill: Horian North para , P.O: Rajshahi Sugar Mills, P.S:paba, Dist: Rajshahi.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST.RASIDA BEGUM.</b>
(iii) Father's name	:	<b>MD.JAN MOHAMMOD.</b>
(iv) GB member's info	:	Branch: Katakali paba,Centre # 4(Female), Member ID: 1235/1, Group No: 05 Member since:03/07/2013 Running.(4 Years) First loan: BDT 5,000/=
Further Information:		Existing Loan:60,000/= Outstanding loan:25,380/=
(v) Who pays GB loan installment	:	Self.
(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.	:	01759557260.
Mother's Contact No.	:	01830913300.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.RASIDA BEGUM.**joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for Business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S FARUK AHAMED GORO KHAMAR.</b>
Location	:	Horian,paba,Rajshahi.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/-(from existing business) 75% Required Investment BDT 50000/-(as equity)25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 20 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 goods like Cow.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

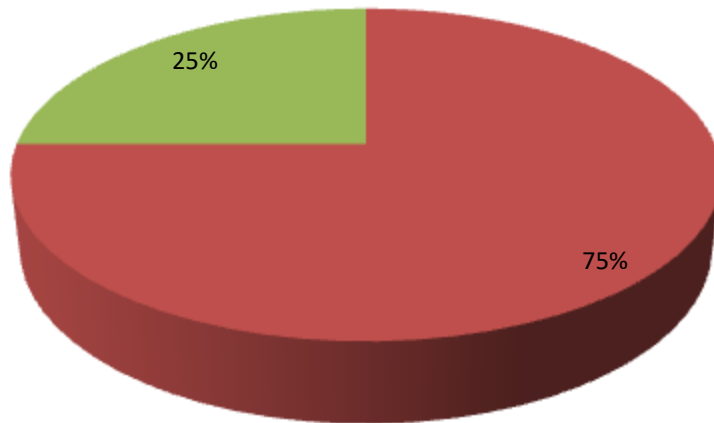
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cow sales		185000	740,000
<b>Total Sales (A)</b>		185000	740,000
<b>Less. Variable Expense</b>			
Cow sales		148000	592,000
<b>Total variable Expense (B)</b>		148000	592,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		37000	148,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		600	2400
Mobile Bill		600	2400
Salary (self)		15000	60000
Transportation		900	3600
Entertainment			
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>17100</b>	<b>68400</b>
<b>Net Profit (E) [C-D]</b>		<b>19900</b>	<b>79600</b>

# Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	150,000		150,000
Chair and Table		50000	50000
	150,000	50,000	200,000

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>3 Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Cow sales		190,000	760,000	798001	837901
<b>Total Sales (A)</b>		190,000	760,000	798001	837901
<b>Less. Variable Expense</b>					
Cow sales		152,000	608000	638401	670321
<b>Total variable Expense (B)</b>		152,000	608000	638401	670321
<b>Contribution Margin (CM) [C=(A-B)]</b>		38000	152,000	159600	167580
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		600	2400	2400	2400
Mobile Bill		600	2400	2400	2400
Salary (self)		15000	60000	60000	60000
Transportation		900	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge					
<b>Total Fixed Cost</b>		17100	68400	68400	68400
<b>Net Profit (E) [C-D]</b>		20900	83600	91200	99180
<b>Investment Payback</b>			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	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	83600	91200	99180
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>63600</b>	<b>134800</b>
	<b>Total Cash Inflow</b>	<b>133,600</b>	<b>154800</b>	<b>233980</b>
2	<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>
3	<b>Net Cash Surplus</b>	<b>63,600</b>	<b>134800</b>	<b>213980</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family: Others:  
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; -Horian,Paba,Rajshahi .  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







# FAMILY PICTURE

