

Proposed NU Business Name: BENUARA GORU KHAMAR



Project identification and prepared by: MST. Lailatun Nahar, Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.BELAL HOSSAIN
Age	:	01-01-1992(25 Years)
Education, till to date	:	Class viii
Marital status	:	married
Children	:	1 daughter
No. of siblings:	:	2 brother
Address	:	Vill: deolia,P.O: norosinghopur,P.S: bagmara, 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. BENUARA BEGUM
(iii) Father's name	:	MD. HABIBUR RAHMAN
(iv) GB member's info	:	Branch: basupara, Centre # 98(Female), Member ID: 9819, Group No:08 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 28150
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Atu gari chalai
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01756562265
Father's Contact No.	:	01758780049
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BENUARA BEGUM joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

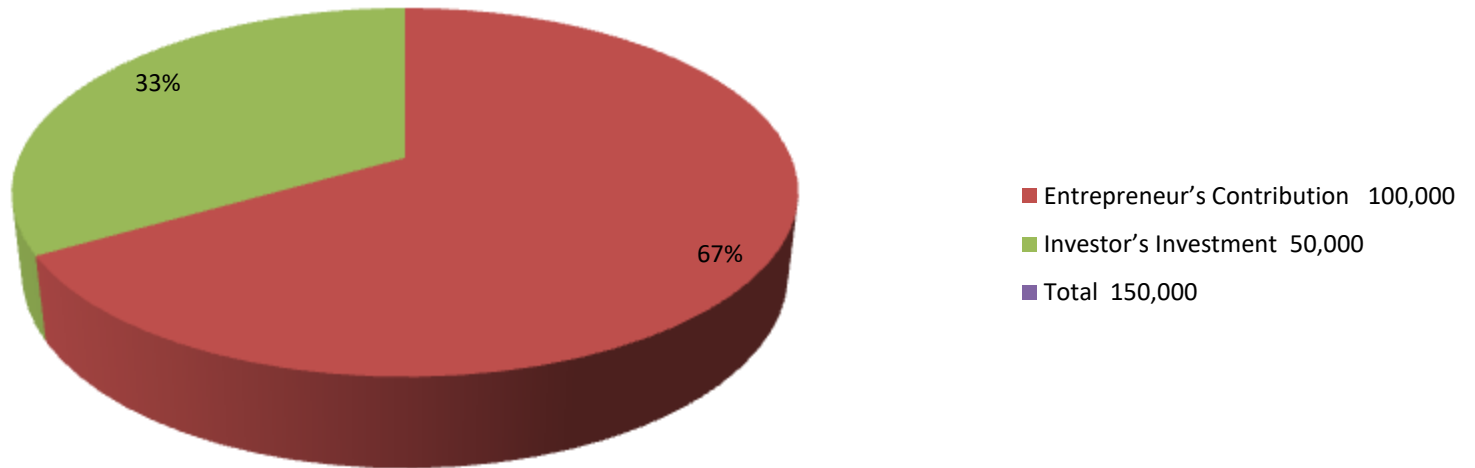
Proposed Nobin Udyokta Business Info

Business Name	:	BENUARA GORU KHAMAR
Location	:	Deolia, Norosinghpur,bagmara,Rajshahi
Total Investment in BDT	:	BDT 1,50,000
Financing	:	Self BDT 1,00,000-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10t x 10ft= 200 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; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow sales		30,000	360000
Total Sales (A)		30,000	360000
Less. Variable Expense		0	
Cow		15,000	180000
Total variable Expense (B)		15,000	180000
Contribution Margin (CM) [C=(A-B)		15,000	180000
Less. Fixed Expense			
Rent			
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		200	2,400
food		1300	15,600
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
cow	2	50,000	100,000	2	25000	50000	150,000
						0	
Total	2	50000	100000		25000	50000	150000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
cow sales		30000	360000	378000	396900
Total Sales (A)		30000	360000	378000	396900
Less. Variable Expense					
COW		15000	180000	189000	198450
Total variable Expense (B)		15000	180000	189000	198450
Contribution Margin (CM) [C=(A-B)		15000	180000	189000	198450
Less. Fixed Expense					
Rent					
Electricity Bill		300	3600	3800	4000
Mobile Bill		200	2400	2600	2400
Salary (self)		5000	60000	60000	2800
Transportation		200	2400	2800	3000
Entertainment					
food		1300	15600	17000	18000
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	86300	30300
Net Profit (E) [C-D)		8000	95900	102700	168150
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	95900	102700	168150
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		75900	158600
	Total Cash Inflow	145900	178600	326750
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	75900	158600	306750

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : deolia,
norosinghpur,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

