

**Proposed NU Business Name: TAMANNA GORUR KHAMAR**



Project identification and prepared by: MD. LOKMAN HAKIM  
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MST. TAMANNA</b>
Age	:	18/09/1999(18Years)
Education, till to date	:	H.S.C (Running)
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother
Address	:	Vill: Usrakandor,P.O:Gogram, 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. SHAMROJ</b>
(iii) Father's name	:	<b>MD. SAWROAREDDIN</b>
(iv) GB member's info	:	Branch:Gogram,godagari,Centre #29(Female), Member ID:2672/1 , Group No:05 Member since:04/01/2008 First loan: BDT -10000
Further Information:		Existing Loan: BDT 54000, Outstanding loan:36756
(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	:	02years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01722803669
Father's Contact No.	:	01820816807
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.SHAMROJ** joined Grameen Bank since 09 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

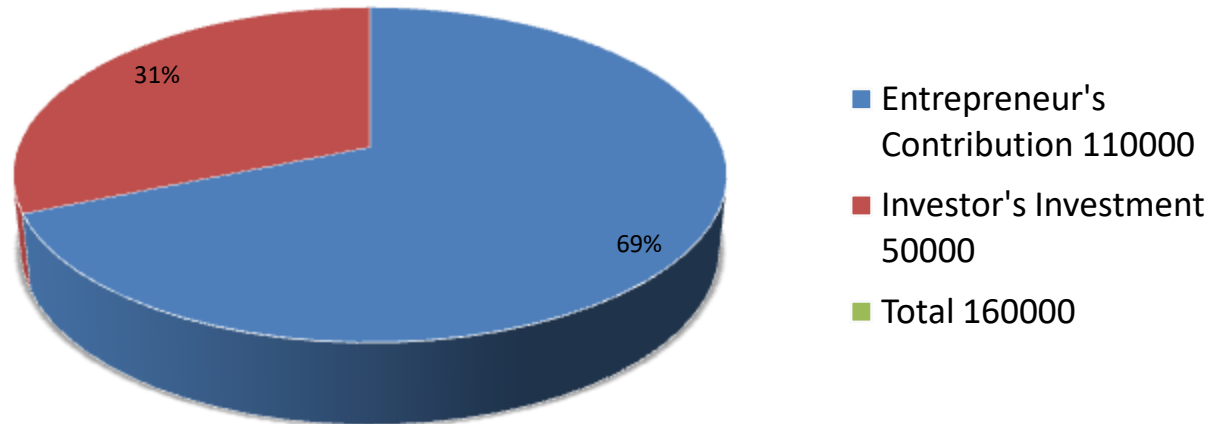
Business Name	:	<b>TAMANNA GORUR KHAMAR</b>
Location	:	Usrakandor, Gogram, Godagari, Rajshahi
Total Investment in BDT	:	BDT 160000/-
Financing	:	Self BDT110000/ -(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 10ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is owned.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
<b>Revenue(Sales)</b>			
Cow Sales		147500	590000
<b>Total Sales(A)</b>		147500	590000
<b>Less. Variable Expense</b>			
Cow		110000	440000
<b>Total Variable Expense (B)</b>		110000	440000
<b>Contribution Margin(CM) [C=(A-B)]</b>		37500	150000
<b>Less. Fixed Expense</b>			
Rent	0	0	0
Electricity Bill	100	300	1200
Transportation	200	600	2400
Salary (self)	5000	15000	60000
Salary (staff)	0	0	0
Mobile Bill	200	600	2400
Food	2000	6000	24000
Medicine	0	0	0
Bank Charge	0	0	0
<b>Total Fixed Cost (D)</b>	7500	22500	90000
<b>Net Profit (E) [C-D]</b>		15000	60000

<b>Investment Breakdown</b>			
<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
Cow	110000	40000	150000
Food	0	10000	10000
	0	0	0
<b>Total</b>	<b>110000</b>	<b>50000</b>	<b>160000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Cow Sales	202500	405000	810000	850500	893025
<b>Total Sales (A)</b>	202500	405000	810000	850500	893025
Less. Variable Expense					
cow	160000	320000	640000	672000	705600
<b>Total Variable Expense (B)</b>	160000	320000	640000	672000	705600
<b>Contribution Margin (CM) [C=(A-B)]</b>	42500	85000	170000	178500	187425
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	300	600	1200	1500	1800
Transportation	600	1200	2400	2700	3000
Salary (self)	15000	30000	60000	60000	60000
Salary (staff)	0	0	0	0	0
Mobile Bill	600	1200	2400	2400	2400
Food	6000	12000	24000	24300	24600
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
<b>Total Fixed Cost (D)</b>	22500	45000	90000	90900	91800
<b>Net Profit (E) [C-D]</b>	20000	40000	80000	87600	95625
<b>Investment Payback</b>			20000	20000	20000



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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	80000	87600	95625
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		60000	127600
	Total Cash Inflow	130000	147600	223225
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	<b>Net Cash Surplus</b>	60000	127600	203225

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Usrakandor,  
Gogram,Godagari,Godagari. Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# Family picture

