

Proposed NU Business Name: NURUL ISLAM GORUR KHAMAR



Project identification and prepared by: MD. RABIUL ISLAM
Godagari Unit , Rajshahi

Project verified by: MD.



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NURUL ISLAM
Age	:	15/06/1994(23Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	3 Brother
Address	:	Vill: Horishonkorpur,P.O:Pirijpur,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	:	MST. RINA BEGUM
(iii) Father's name	:	MD. SHONARUL
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #07(Female), Member ID:1871/4 , Group No:06 Member since:07/08/2013 First loan: BDT -10000
Further Information:		Existing Loan: BDT 30000, Outstanding loan:21420
(v) Who pays GB loan installment	:	Mother
(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	:	03years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Job
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01734111097
Father's Contact No.	:	01764865463
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RINA BEGUM joined Grameen Bank since 04 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

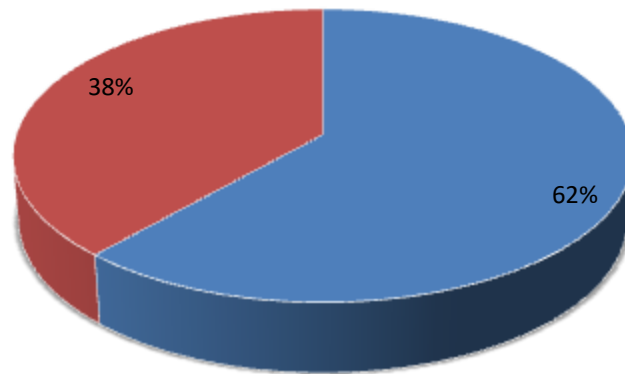
Business Name	:	NURUL ISLAM GORUR KHAMAR
Location	:	Horishonkorpor, Pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	BDT 130000/-
Financing	:	Self BDT 80000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 8ft= 80 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	Monthly	3Monthly	Yearly
Revenue(Sales)			
Cow Sales		90000	360000
Total Sales(A)		90000	360000
Less. Variable Expense			
Cow		52500	210000
Total Variable Expense (B)		52500	210000
Contribution Margin(CM) [C=(A-B)]		37500	150000
Less. Fixed Expense			
Rent	0	0	0
Electricity Bill	200	600	2400
Transportation	200	600	2400
Salary (self)	5000	15000	60000
Salary (staff)	0	0	0
Mobile Bill	100	300	1200
Food	2000	6000	24000
Medicine	0	0	0
Bank Charge	0	0	0
Total Fixed Cost (D)	7500	22500	90000
Net Profit (E) [C-D]		15000	60000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Cow	80000	40000	120000
Food	0	10000	10000
	0	0	0
Total	80000	50000	130000

Source of Finance



- Entrepreneur's Contribution 80000
- Investor's Investment 50000
- Total 130000

Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Cow Sales	120000	240000	480000	504000	529200
Total Sales (A)	120000	240000	480000	504000	529200
Less. Variable Expense					
cow	77500	155000	310000	325500	341775
Total Variable Expense (B)	77500	155000	310000	325500	341775
Contribution Margin (CM) [C=(A-B)]	42500	85000	170000	178500	187425
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	600	1200	2400	2600	2800
Transportation	600	1200	2400	2700	3000
Salary (self)	15000	30000	60000	60000	60000
Salary (staff)	0	0	0	0	0
Mobile Bill	300	600	1200	1200	1200
Food	6000	12000	24000	24500	25000
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
Total Fixed Cost (D)	22500	45000	90000	91000	92000
Net Profit (E) [C-D]	20000	40000	80000	87500	95425
Investment Payback			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 Profit	80000	87500	95425
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		60000	127500
	Total Cash Inflow	130000	147500	222925
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	Net Cash Surplus	60000	127500	202925

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

