

## Proposed NU Business Name: GHAROR KHAMAR.



Project identification and prepared by: Md. Sohel Mia,  
Rajshahi Unit, Rajshahi

Project verified by: Mst.Lailatun.



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD.KAOSAR ALI.</b>
Age	:	01/01/1997(20 Years)
Education, till to date	:	Honours Running.
Marital status	:	Unmarried.
Children	:	N/A.
No. of siblings:	:	1 Sister.
Address	:	Vill: Koyra, P.O: Hatgodagari, P.S:paba, 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.JOYGON BEBE.</b>
(iii) Father's name	:	<b>MD. ABDUL KODDOS.</b>
(iv) GB member's info	:	Branch: parila paba, Centre # 38(Female), Member ID: 5581/6, Group No: 08. Member since:2005 to 2012 and rejoin 04/05/16. First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000. Outstanding loan:21600.
(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	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755320201.
Mother's Contact No.	:	01778299695.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JOYGON BEBE.** joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>GHAROR KHAMAR.</b>
Location	:	Koyra.
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity)29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10ft= 150 square ft.
Security of the shop	:	NO.
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 farm is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

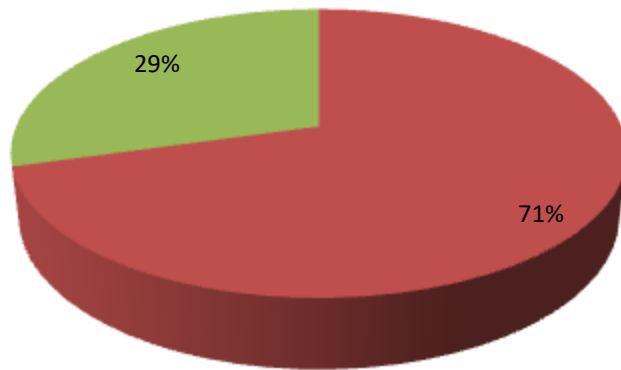
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cow sales	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Cow Cost	1,333	39,990	479,880
<b>Total variable Expense (B)</b>	<b>1,333</b>	<b>39,990</b>	<b>479,880</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>667</b>	<b>20,010</b>	<b>240,120</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		300	3,600
Transportation		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>14,210</b>	<b>170,520</b>

## Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	120000		120,000
Cow		50000	50000
total	120,000	50,000	170,000

## Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Cow sales	2,222	66,660	799,920	839,916	881,912
<b>Total Sales (A)</b>	<b>2,222</b>	<b>66,660</b>	<b>799,920</b>	<b>839,916</b>	<b>881,912</b>
<b>Less. Variable Expense</b>					
Product cost	1,333	39,990	479,880	503,874	529,068
<b>Total variable Expense (B)</b>	<b>1,333</b>	<b>39,990</b>	<b>479,880</b>	<b>503,874</b>	<b>529,068</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>889</b>	<b>26,670</b>	<b>320,040</b>	<b>336,042</b>	<b>352,844</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>	<b>69,600</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>20,870</b>	<b>250,440</b>	<b>266,442</b>	<b>283,244</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	0		
1.2	Net Profit	250,440	266,442	283,244
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		230,440	476,882
	<b>Total Cash Inflow</b>	<b>250,440</b>	<b>496,882</b>	<b>760,126</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	0	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>20,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>230,440</b>	<b>476,882</b>	<b>740,126</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
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; -Koyra,korkori.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest









# FAMILY PICTURE

