

Proposed NU Business Name: Issa Ghuror 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	:	MD.RASIDUL ISLAM.
Age	:	11/04/1996(21 Years)
Education, till to date	:	B.A Running.
Marital status	:	Unmarried.
Children	:	N/A
No. of siblings:	:	1 Sister.
Address	:	Vill: Zotrabon, P.O: Damkora, 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	:	MST.RUPALI BEGUM.
(iii) Father's name	:	MD. TAHAJUL ISLAM.
(iv) GB member's info	:	Branch: parila paba, Centre # 3(Female), Member ID: 1443/3, Group No: 04. Member since:2005 to 2012 and rejoin 16/09/15.(7 Years.) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000. Outstanding loan:20472.
(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	:	5 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.	:	01767424620.
Mother's Contact No.	:	01767413629.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.RUPALI BEGUM. 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	:	Issa Ghuror Khamar.
Location	:	Zotrabon,damkora,pava.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity)42%
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">▪The business is planned to be scaled up by investment in existing goods like Cow.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.

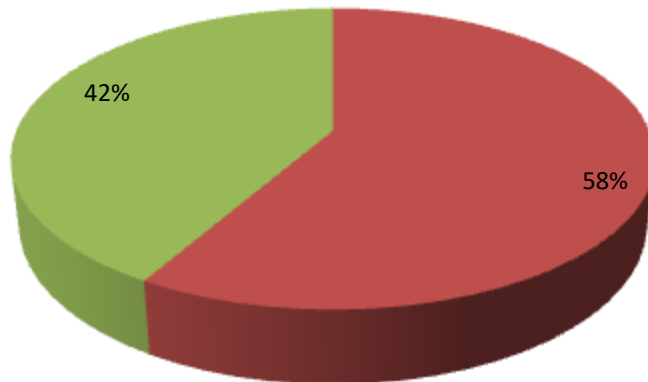
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow sales	1,333	39,990	479,880
Total Sales (A)	1,333	39,990	479,880
Less. Variable Expense			
Product cost	1,067	32,010	384,120
Total variable Expense (B)	1,067	32,010	384,120
Contribution Margin (CM) [C=(A-B)]	266	7,980	95,760
Less. Fixed Expense			
House rant		-	0
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		2,280	27,360

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	70,000		70,000
Cow		50000	50000
total	70,000	50,000	120,000

Source of Finance



■ Entrepreneur's Contribution 70,000

■ Investor's Investment 50,000

■ Total 120,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cow Sale	1,444	43,320	519,840	545,832	573,124
Total Sales (A)	1,444	43,320	519,840	545,832	573,124
Less. Variable Expense					
Product cost	1,156	34,680	416,160	436,968	458,816
Total variable Expense (B)	1,156	34,680	416,160	436,968	458,816
Contribution Margin (CM) [C=(A-B)]	288	8,640	103,680	108,864	114,307
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,700	68,400	68,400	68,400
Net Profit (E) [C-D]		2,940	35,280	40,464	45,907
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	0		
1.2	Net Profit	35,280	40,464	45,907
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		15,280	35,744
	Total Cash Inflow	35,280	55,744	81,651
2	Cash Outflow			
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
	Total Cash Outflow	20,000	20,000	20,000
3	Net Cash Surplus	15,280	35,744	61,651

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -
Zotrabon,Damkora,Pava.
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

