

Proposed NU Business Name: SAGOR GORUR KHAMAR



Project identification and prepared by: Mitun Chandro sarkar, BaghaUnit, Rajshahi

Project verified by: MD. Ebadut Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAGOR ALI
Age	:	11-10-1992(25 Years)
Education, till to date	:	Five pass
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Brother ,02Sister
Address	:	Vill:Sultanpur P.O:Pansipara,P.S: Bagha, 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	:	MOST:KOHINUR BEGUM
(iii) Father's name	:	MD.MAGAMMEL HOSSAIN
(iv) GB member's info	:	Branch: Durduria , Centre # 39/m (Female), Member ID:4221, Group No: 02 Member since: 10-05-2005 to 05-10-15New 12-09-17(10Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 80,000 Outstanding loan: 27,374/-
(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	:	Mangos
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01747-384570
Family Contact No.	:	01745-384558
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. KOHINUR BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAGOR GORUR KHAMAR
Location	:	Sultanpur, Bagha ,Rajshahi .
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business)62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 20 ft= 400 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; Ox Sales.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.▪Average 50% gain on sale.

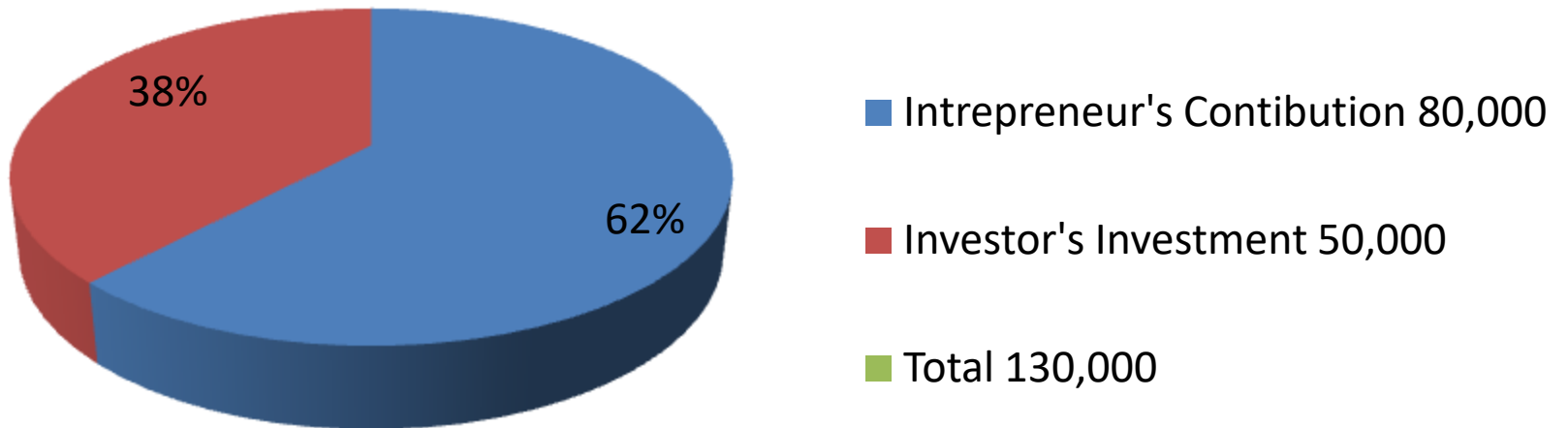
Existing Business (BDT)

Particular	Daily	6 (Monthly)	Yearly
Revenue (sales)			
Ox Sale		130,000	260,000
Total Sales (A)		130,000	260,000
Less. Variable Expense			
Ox Sale		65,000	130,000
Total variable Expense (B)		65,000	130,000
Contribution Margin (CM) [C=(A-B)]		65,000	130,000
Less. Fixed Expense			
Food		12,000	24,000
Electricity bill		900	1800
Transportation		600	1,200
Salary (self)		24,000	48,000
Bank Charge		600	1,200
Mobile bill		1,200	2,400
Total fixed Cost (D)		39,300	78,600
Net Profit (E) [C-D]		25,700	51,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x40,000)	80,000	40,000	110,000
Food	0	10,000	10,000
Total	80,000	50,000	130,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	6(Monthly)	1st Year	2nd Year	3rd Year
Revenue (sales)					
Ox sale		140,000	280,000	294,000	308,700
Total Sales (A)		140,000	280,000	294,000	308,700
Less. Variable Expense					
Ox sale		70,000	140,000	147,000	154,350
Total variable Expense (B)		70,000	140,000	147,000	154,350
Contribution Margin (CM) [C=(A-B)		70,000	140,000	147,000	154,350
Less. Fixed Expense					
Food		12,000	24,000	25,000	26,000
Electricity bill		900	1800	1900	2000
Transportation		600	1,200	1,300	1,400
Salary (self)		24,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		1,200	2,400	2,500	2,600
Total Fixed Cost		39,300	78,600	80,000	81,400
Net Profit (E) [C-D)		30,700	61,400	67,000	72,950
Investment Payback			20,000	20,000	20,000

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>Year 3(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	61,400	67,000	72,950
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		41,400	88,400
	Total Cash Inflow	1,11,400	108,400	161,350
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	41,400	88,400	141,350

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

২নং গড়গড়ী ইউনিয়ন পরিষদ

ডাকঘর : বেংগাড়ী, থানা/উপজেলা : বাঘা, জেলা : রাজশাহী।

ট্রেড লাইসেন্স

অর্থ বছর : ২০১৭/২০১৮

ফর্ম নং : ৩৩৬

লাইসেন্স নং : ১১/১৭

তারিখ : ২১/১১/২০১৭

লাইসেন্সধারীর নাম :

শ্রী: আগর আলী

পিতা/স্বামীর নাম :

শ্রী: মোস্তাফিজুল হক

গ্রাম :

বুলশানপুর

ওয়ার্ড নং :

১

ডাকঘর :

আনবিশিষ্টগড়

উপজেলা/থানা :

বাঘা

জেলা :

রাজশাহী

প্রতিষ্ঠানের নাম/পেশার ধরণ :

"আগর গরুর খামার"

লাইসেন্স ফি প্রদানের পরিমাণ টাকা :

(২০০৭৯৮০) ২০০/-

(কথায়)

দুই লাখ আটশত

) বাত হয়ে তার

ব্যবসা / বৃত্তি / পেশা

আগর গরুর খামার

চলি যে যাবার জন্য এই

লাইসেন্স প্রদান করা হল। লাইসেন্স- এর মেয়াদ :

৩০/১/২০১৮ পর্যন্ত।

(Signature)

চেয়ারম্যান দপ্তর

তারিখ : ২১/১/২০১৭

১. লাইসেন্স প্রদানের ক্ষেত্রে
২. লাইসেন্স প্রদানের ক্ষেত্রে
৩. লাইসেন্স প্রদানের ক্ষেত্রে
৪. লাইসেন্স প্রদানের ক্ষেত্রে







