

Proposed NU Business Name: **MA GORU KHAMAR**



Project identification and prepared by: Mr. Kabir
Raksam, Tahirpur Unit , Rajshahi

Project verified by: Mr. Kabir Raksam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	MST. ROJINA BEGUM
Age	:	07-12-1991(26 Year)
Education, till to date	:	Class ten
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 sister
Address	:	Vill: gopalpara, P.O: taherpur,P.S: bagmara, 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. NEKJAN BEGUM
(iii) Father's name	:	MD. JAKER ALI
(iv) GB member's info	:	Branch: Noapara, Centre # 09(Female), Member ID: 1863 , Group No: 04 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 10,000 Outstanding loan : 1626
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Chagol palon
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01797502876
Father's Contact No.	:	01716087839
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NEKJAN 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 Agriculture.

Proposed Nobin Udyokta Business Info

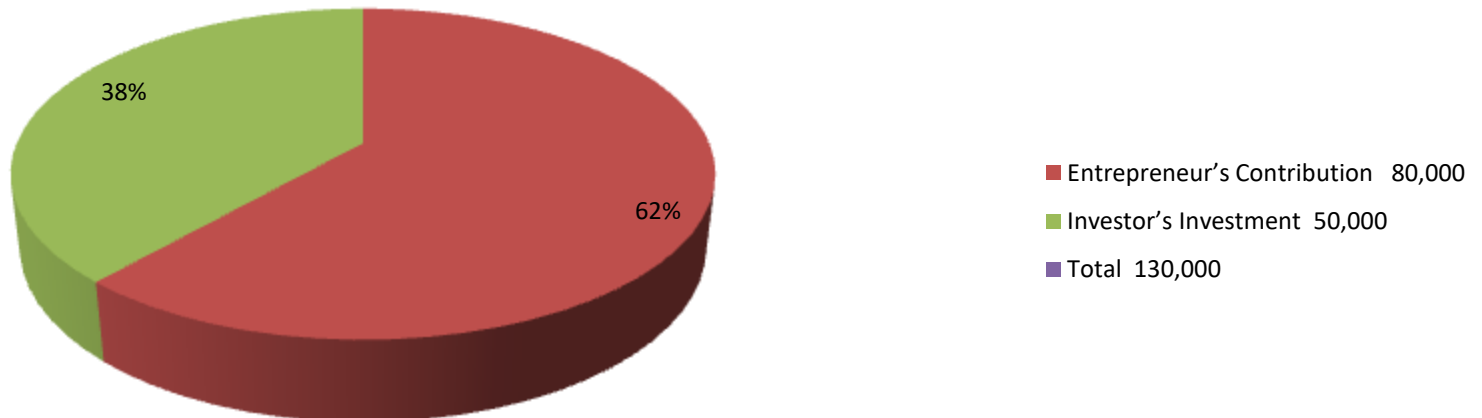
Business Name	:	MA GORU KHAMAR
Location	:	Gopalpara, taherpur, bagmara,Rajshahi
Total Investment in BDT	:	BDT 1,30,000
Financing	:	Self BDT 80,000-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15ft x 10ft= 150ft
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	Daily	Monthly	Yearly
Revenue (sales)			
sales		30,000	360000
Total Sales (A)		30,000	360000
Less. Variable Expense			
Sales of product		15,000	180000
Total variable Expense (B)		15,000	180000
Contribution Margin (CM) [C=(A-B)]		15,000	180000
Less. Fixed Expense			
Rent			
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment			0
food		1000	12,000
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
gavi	1	50,000	50,000	2	25000	50000	100,000
bachor	1	30,000	30,000				30,000
Total	2	80000	80000		25000	50000	130000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales		33000	396000	415800	436590
Total Sales (A)		33000	396000	415800	436590
Less. Variable Expense		0	0	0	0
sales of product		15000	180000	189000	198450
Total variable Expense (B)		15000	180000	189000	198450
Contribution Margin (CM) [C=(A-B)		18000	216000	226800	238140
Less. Fixed Expense					
Rent					
Electricity Bill		300	3600	3800	4000
Mobile Bill		200	2400	2800	3000
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6500	7000
food		1000	12000	13000	14000
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	86200	88100
Net Profit (E) [C-D)		11000	131900	140600	150040
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	131900	140600	150040
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		111900	232500
	Total Cash Inflow	181900	252500	382540
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	111900	232500	362540

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm :
gopalpara,taherpur,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest



পিতা/স্বামী নামঃ

হোসেন হোসেন
হোসেন হোসেন

মাতার নামঃ

হোসেন হোসেন

গ্রামঃ

হোসেন হোসেন

উপজেলাঃ দুর্গাপুর, জেলাঃ রাজশাহী।

প্রতিষ্ঠানের নামঃ

শ্রী সরকার

পেশার ধরণঃ

৫ শ্রমিক হোসেন

লাইসেন্স ফি প্রদানের পরিমাণ টাকাঃ

২০০০/-

কথায়ঃ

দুর্গাপুর হোসেন





