

Proposed NU Business Name: HIMEL ENTEPRIZE & GORUR FARM



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Sokhipur.

Project verified by: Md.Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR ALOM ALI
Age	:	10-04-1988 (29Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister 2 brothres
Address	:	Vill: Sokhipur P.O: Sokhipur P.S: Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJAHAN
(iii) Father's name	:	JOBBAR ALI
(iv) GB member's info	:	Branch : Sokhipur Centre 03(Female), Member ID: 5824 , Group No: 06 Member since: 1988-2002(15 years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 20,000, Outstanding Loan: 0
(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.)	:	None
Business Experiences and Training Info	:	4 experience in running business. 4 Years in own business She has 4 Years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819999082
Family's Contact No.	:	01886999090
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

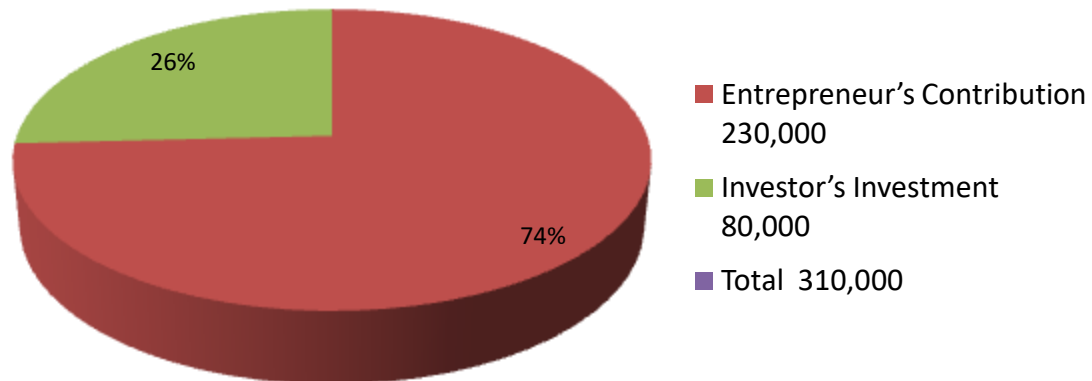
Business Name	:	HIMEL ENTEPRIZE & GORUR FARM
Location	:	Sokhipur
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 230,000/- (from existing business) 74% Required Investment BDT 80,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft 10 ft=140 square ft
Implementation	:	<ul style="list-style-type: none"> ▪. He has one cow and one calf in his farm. ▪Average daily milk production is 11 liter and milk price is BDT 60. ▪The business is operating by entrepreneur. Existing no employee. ▪Collects goods from BOROCHOWNA ▪The farm is owned. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
cow	1200	36000	432000
		0	0
Total Sales(A)	1200	36000	432000
Less Variable Expense (B)			0
cow	168	5040	60480
Total Variable Expense	168	5040	60480
Contribution Margin (CM) [C=(A-B)]	1032	30960	371520
Less Fixed Expense			
Rent		0	0
Electric Bill		1500	18000
Transportation		2,500	30000
Salary (Self)		5000	60000
Salary (Staff)		7000	84000
Entertainment		200	2400
Guard		100	1200
Generator		100	1200
Mobile Bill		800	9600
Total Fixed Cost (D)		17200	206400
Net Profit (E)= [C-D]		13760	165120

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	60000	180000	1	80000	80,000	260,000
OX	1	50000	50000			0	50,000
	4	110000	230,000	1	80000	80,000	310000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
cow	1500	45000	540000	567000	595350
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
cow	210	6300	75600	79380	83349
Total Variable Expense	210	6300	75600	79380	83349
Contributon Margin (CM) [C=(A-B)]	1290	38700	464400	487620	512001
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		1500	18000	216000	2592000
Transportaion		2,500	30000	31500	33075
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		7000	84000	84000	84000
Entertainment		200	2400	2400	2400
Guard		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobile Bill		800	9600	0	0
Total Fixed Cost (D)		17200	205200	395100	2772675
Net Profit (E)= [C-D]		21500	258000	270900	284445
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	258,000	270900	284445
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		226000	464900
	Total Cash Inflow	338,000	496,900	749,345
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	226,000	464,900	717,345

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 08 years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



FAMILY PICTURE

