

Proposed NU Business Name: AZAD GORUR KHAMAR



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABUL KALAM AZAD
Age	:	02-10-1987 (31 Years)
Education, till to date	:	Masters Complit
Marital status	:	Unmarried
Children	:	Nill
No. of siblings:	:	02 Brother, 04 Sister
Address	:	Vill: Toshopara, P.O: Jahanabad P.S: Mohanpur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. MONOARA BIBI <input type="checkbox"/>
(iii) Father's name	:	MD.LOBAI UDDIN MONDOL
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 47 (Female), Member ID: 12442 , Group No: 12 Member since: Befor 2003- 2010 Present 26-10-17 (8Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000 Outstanding loan: 7,140/=
(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	:	Ten years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture, Pan Khamar
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-732663
Mother's Contact No.	:	01780-946666
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MONOARA BIBI 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 in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AZAD GORUR KHAMAR
Location	:	Toshopara, Jahanabad, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,25,000/-
Financing	:	Self BDT 75,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	Self Home
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Goru item etc.▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is No Rent▪Collects goods from Cidirhat.▪Agreed grace period is 3 months.

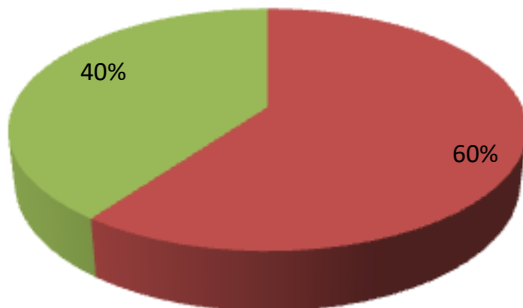
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow Item		20,000	2,40,000
Total Sales (A)		20,000	2,40,000
Less. Variable Expense			
Cow Item		0	0
Total variable Expense (B)		0	0
Contribution Margin (CM) [C=(A-B)]		20,000	2,40,000
Less. Fixed Expense			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		500	6,000
Medicine		200	2,400
Food		4,500	54,000
Total fixed Cost (D)		10,500	1,26,000
Net Profit (E) [C-D]		9,500	1,14,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gavi	1	40000	40,000	-	-	-	40,000
Ox	1	35000	35,000	1	50000	50,000	85,000
Total	2		75,000	1		50,000	1,25,000

Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 50,000
- Total 125,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Cow Item		25,000	3,00,000	3,15,000
Total Sales (A)		25,000	3,00,000	3,15,000
Less. Variable Expense				
Cow Item		0	0	0
Total variable Expense (B)		0	0	0
Contribution Margin (CM) [C=(A-B)]		25,000	3,00,000	3,15,000
Less. Fixed Expense				
Mobile Bill		500	6,000	6,500
Salary (self)		5,000	60,000	60,000
Transportation		700	8,400	9,000
Medicine		500	6,000	6,500
Food		7,000	84,000	86,000
Bank service Charge		100	1,200	1,200
Total Fixed Cost		13,800	1,65,600	1,69,200
Net Profit (E) [C-D]		11,200	1,34,400	1,45,800
Investment Payback			30000	30000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,34,400	1,45,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,04,400
	Total Cash Inflow	1,84,400	2,50,200
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)	30,000	30000
	Total Cash Outflow	70,000	30000
3	Net Cash Surplus	1,04,400	2,20,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :10 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









FAMILY PICTURE

