

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



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

Project verified by: Md. Mijan Patoary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. KHURSHED ALOM</b>
Age	:	12-08-1983( 34Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	1 son & 1 daughter
No. of siblings:	:	1 sister
Address	:	Vill: kalupara,P.O: orjunpara,,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	:	<b>MST. KHUDEJA BIBI</b>
(iii) Father's name	:	<b>MD. ABUL KALAM</b>
(iv) GB member's info	:	Branch: hamirkudsa, Centre # 16(Female), Member ID: 2571/1 Group No: 01 Member since: 03/11/2012 First loan: BDT -5000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 38940
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Kachamal bebsa
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01743558512
Father's Contact No.	:	01727318286
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. KHUDEJA** joined Grameen Bank since 05 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

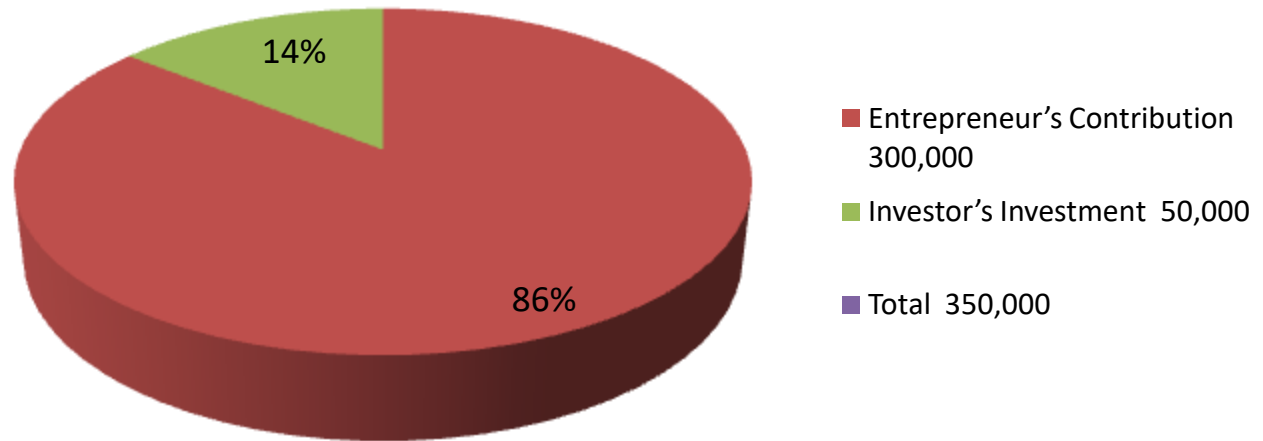
Business Name	:	NAYEM GORU KHAMAR
Location	:	Kalupara,orjunpara, bagmara,Rajshahi
Total Investment in BDT	:	BDT 350,000
Financing	:	Self BDT 300,000-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20 ft x 10 = 200 ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
sales		30,000	360000
<b>Total Sales (A)</b>		30,000	360000
<b>Less. Variable Expense</b>			
sales of product		15,000	180000
<b>Total variable Expense (B)</b>		15,000	180000
<b>Contribution Margin (CM) [C=(A-B)]</b>		15,000	180000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill			0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
food		1300	15,600
Transportation		500	6,000
Entertainment			0
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,000</b>	<b>96,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
cow	4	60,000	240,000				240,000
Calf	3	20000	60000		30000	30000	90,000
					20000	20000	20,000
<b>Total</b>	<b>7</b>	<b>80000</b>	<b>300000</b>		<b>50000</b>	<b>50000</b>	<b>350000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
sales		33000	396000	415800	436590
<b>Total Sales (A)</b>		33000	396000	415800	436590
<b>Less. Variable Expense</b>					
sales of product		16000	192000	201600	211680
<b>Total variable Expense (B)</b>		16000	192000	201600	211680
<b>Contribution Margin (CM) [C=(A-B)]</b>		17000	204000	214200	224910
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill					
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	3600	3600
food		1300	15600	2400	2400
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		7000	84100	68500	68500
<b>Net Profit (E) [C-D]</b>		10000	119900	145700	156410
<b>Investment Payback</b>			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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	119900	145700	156410
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		99900	225600
	<b>Total Cash Inflow</b>	<b>169,900</b>	<b>245600</b>	382010
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	20000
<b>3</b>	<b>Net Cash Surplus</b>	<b>99,900</b>	<b>225600</b>	262010

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm:  
kalupara,orjunpara,bagmara,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







