

Proposed NU Business Name: **Bayezid Gorur Khamar**



Project identification and prepared by: Md Serazul Islam,
Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Israt Jahan
Age	:	09-01-1994 (24 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	02 Dauther 01 Son
No. of siblings:	:	01 Brothers 02 Sisters
Address	:	Vill: Dhopajani ,P.O: Zahidgonj ,P.S: Ghatail, 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	:	Zohura Begum
(iii) Father's name	:	Abdur Rouf
(iv) GB member's info	:	Branch: Brahmonshason,Ghatail, Centre # 16 (Female), Member ID: 5699 , Group No: 02 Member since: 07-04-2005 (11Years) First loan: BDT = 8000 Last Loan = 20000
Further Information:	:	Outstanding loan:=16920
(v) Who pays GB loan installment	:	Father In Low
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	00 years of business experience.
Own Business and Training Info	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Husband Driver
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-766357
Family's Contact No.	:	01630-861045
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Vanu joined Grameen Bank since 11 years ago. At first she took BDT 8,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Bayezid Gorur Khamar
Location	:	Dhopajani,Zahidgonj,Ghatail,Tangail.
Total Investment in BDT	:	BDT 86,000/-
Financing	:	Self BDT 46,000/- (from existing business) 53% Required Investment BDT 40,000/- (as equity) 47 %
Present salary/drawings from business (estimates)	:	BDT 2,000
Proposed Salary	:	BDT 2,000
Size of shop	:	08 ft x 07 ft= 56 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Milk,Calves,Cow,etc. ▪Average 100 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The Entrepreneur Is Owner Of The House. ▪Collects goods from . ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Month	Tri- Monthly	Yearly
Revenue (sales)			
Milk, Calves, Cow, etc.	0	30,000	120000
Milk	120	360	1440
	0	0	0
Total Sales (A)	120	30,360	121440
Less. Variable Expense		0	0
Milk, Calves, Cow, etc.	0	0	0
	0	0	0
	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	120	30,360	121440
Less. Fixed Expense		0	0
Food(Cost)	1000	3,000	12000
Electricity Bill	200	600	2400
Mobile Bill	100	300	1200
Salary (self)	2000	6,000	24000
Guard		0	0
Transportation	0	0	0
Entertainment	0	0	0
Salary (staff)	0	0	0
Bank service Charge	0	0	0
Total fixed Cost (D)	3300	9,900	39600
Net Profit (E) [C-D]		20,460	81,840

Investment Breakdown

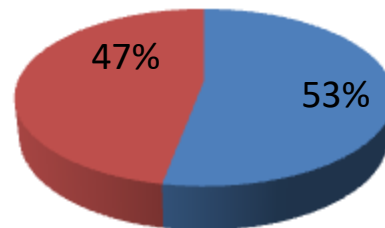
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	1	30000	30000	Calves	1	40000	40,000	70,000
Calves	1	15000	15000				0	15,000
			0				0	0
Total			45,000				40,000	85,000

Source of Finance

■ Entrepreneur's contribution 45000

■ Investor's Investment 40000

■ Total 85000



Financial Projection (BDT)

Particular	monthly	Tri- monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Cow		40000	160000	168000	176400
Milk	120	360	1440	1512	1588
Total Sales (A)	120	40360	161440	169512	177988
Less. Variable Expense		0	0	0	0
Cow		0	0	0	0
Milk		0	0	0	0
		0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)	120	40360	161440	169512	177988
Less. Fixed Expense					
Food(Cost)	1500	4500	4725	4961	5209
Electricity Bill	200	600	630	662	695
Mobile Bill	150	450	473	496	521
Salary (self)	3000	9000	9450	9923	10419
Transportation	0	0	0	0	0
Entertainment	0	0	0	0	0
Generator	0	0	0	0	0
Gurd	0	0	0	0	0
Depriciation	0	0	0	0	0
Total Fixed Cost	4850	14550	15278	16041	16843
Net Profit (E) [C-D)		25810	146163	153471	161144
Investment Payback			16000	16000	16000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	146163	153471	161144
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		140163	277634
	Total Cash Inflow	186,163	293634	438778
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	46,000	16,000	16,000
3	Net Cash Surplus	140163	277634	422778

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business : 03 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