

Proposed NU Business Name **SOMRAT GOBADI KHAMAR**

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RAHAMAN



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SOMRAT KOMAR MONDOL
Age	:	17/07/1993(24Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	2Brothers AND 3 Sisters
Address	:	Vill:pirijpur,P.O pirijpur,P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fath <input type="checkbox"/>
(ii) Mother's name	:	BISKA, RANI MONDOL
(iii) Father's name	:	NOGEN CHONDRO MONDOL
(iv) GB member's info	:	Branch:pirijpur,godagari,Centre #27(Female), Member ID: 2163/3, Group No:01 Member since:27/12/2010 First loan: BDT -6000
Further Information:		Existing Loan: BDT 10000, Outstanding loan;6078
(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	:	01years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01705736817
Father's Contact No.	:	01753697971
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BISKA RANI MONDOL joined Grameen Bank since 07years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SOMRAT GOBADI KHAMAR
Location	:	Pirijpur,pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	
Financing	:	Required Investment BDT 40,000/-(as equity) 100%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 08ft= 80 square ft
Security of the shop	:	-NO
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.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

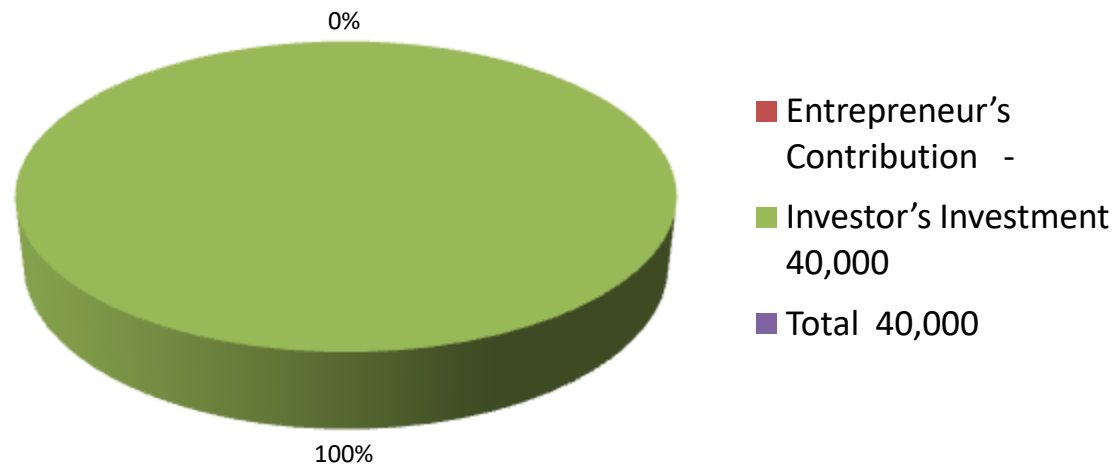
Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
Revenue(Sales)			
Cow Sales		0	0
Total Sales(A)		0	0
Less. Variable Expense			
Cow		0	0
Total Variable Expense (B)		0	0
Contribution Margin(CM) [C=(A-B)]		0	0
Less. Fixed Expense			
Rent	0	0	0
Electricity Bill	0	0	0
Transportation	0	0	0
Salary (self)	0	0	0
Salary (staff)	0	0	0
Mobile Bill	0	0	0
Food	0	0	0
Medicine	0	0	0
Bank Charge	0	0	0
Total Fixed Cost (D)	0	0	0
Net Profit (E) [C-D]		0	0

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	0	35000	35000
Food	0	5000	5000
	0	0	0
Total	0	40000	40000

Source of Finance



Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Cow Sales	90000	180000	360000	378000	396900
Total Sales (A)	90000	180000	360000	378000	396900
Less. Variable Expense					
cow	52800	105600	211200	221760	232848
Total Variable Expense (B)	52800	105600	211200	221760	232848
Contribution Margin (CM) [C=(A-B)]	37200	74400	148800	156240	164052
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	300	600	1200	1500	2000
Transportation	300	600	1200	1500	2000
Salary (self)	15000	30000	60000	60000	60000
Salary (staff)	0	0	0	0	0
Mobile Bill	300	600	1200	1500	2000
Food	3000	6000	12000	15000	20000
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
Total Fixed Cost (D)	18900	37800	75600	79500	86000
Net Profit (E) [C-D]	18300	36600	43200	76740	78052
Investment Payback			16000	16000	16000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	40000		
1.2	Net P[rofit	43200	76740	78052
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		27200	87940
	Total Cash Inflow	83200	103940	165992
2	Cash Outflow			
2.1	Purchase of Product	40000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56000	16000	16000
3	Net Cash Surplus	27200	87940	149992

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 1Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Pirijpur, Pirijpur,Godagari.
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest



