

Proposed NU Business Name: SHAKIL 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	:	MD. SHAKIL KHAN
Age	:	06-07-1999(18Years)
Education, till to date	:	Class VIII
Marital status	:	Un Married
Children	:	No
No. of siblings:	:	2 sister
Address	:	Vill: aloknogor ,P.O: gualkandi,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	:	MST. LAILI BEGUM
(iii) Father's name	:	LATE. SAHAJAN KHAN
(iv) GB member's info	:	Branch: hamirkudsa, Centre # 11(Female), Member ID: 2081/3 Group No: 02 Member since: 2006 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: paid
(v) Who pays GB loan installment	:	Mother
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Paner bebsa
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01704251217
Father's Contact No.	:	01773039446
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LAILI BEGUM joined Grameen Bank since 10 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	:	SHAKIL GORUR KHAMAR
Location	:	Hamirkudsa, gualkandi, bagmara Rajshahi
Total Investment in BDT	:	BDT 115,000
Financing	:	Self BDT 65,000-(from existing business) 57% Required Investment BDT 50,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10 ft x 10 ft = 100 ft
Security of the shop	:	-
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.▪Agreed grace period is 3 months.

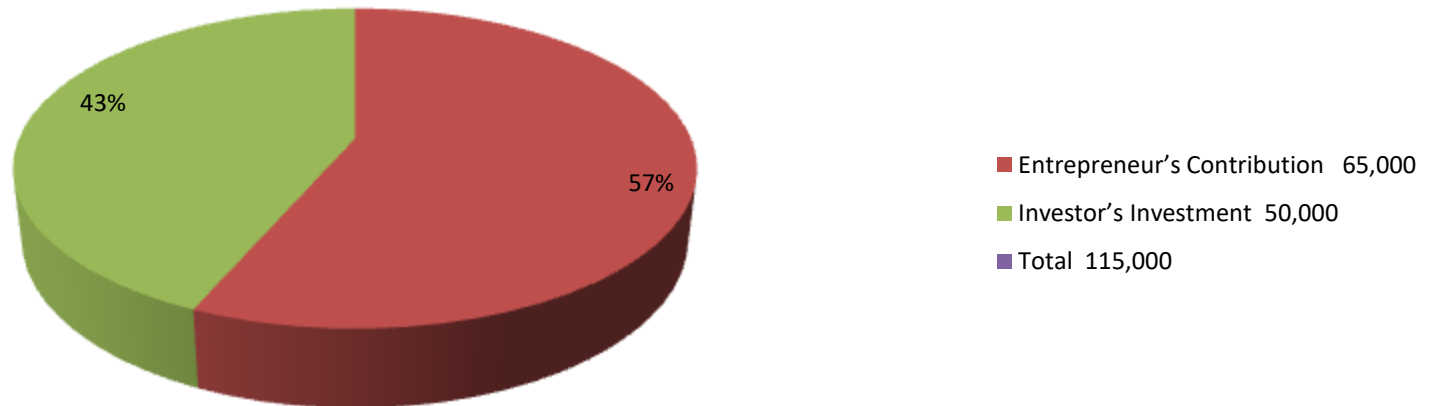
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
cow sales		30,000	360000
Total Sales (A)		30,000	360000
Less. Variable Expense		0	
cow		15,000	180000
Total variable Expense (B)		15,000	180000
Contribution Margin (CM) [C=(A-B)]		15,000	180000
Less. Fixed Expense			
Rent			
Electricity Bill			0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
food		1500	18,000
Transportation		300	3,600
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
cow	1	50,000	50,000	2	25000	50000	100,000
goat	3	5,000	15,000				15,000
Total	4	55000	65000		25000	50000	115000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
cow sales		32000	384000	403200	423360
Total Sales (A)		32000	384000	403200	423360
Less. Variable Expense		0	0	0	0
COW		16000	192000	201600	211680
Total variable Expense (B)		16000	192000	201600	211680
Contribution Margin (CM) [C=(A-B)		16000	192000	201600	211680
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		200	2400	2600	2800
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3800	4000
Entertainment					
Salary (staff)					
food		1500	18000	19000	20000
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	85500	86900
Net Profit (E) [C-D)		9000	107900	116100	124780
Investment Payback			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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	107900	116100	124780
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		87900	184000
	Total Cash Inflow	157,900	204000	308780
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	87,900	184000	388780

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: hamirkudsa, gualkandi,
bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest



শ্রীমতী

প্রাথমিক শক্তি সামগ্রী

প্রস্তাবিত নবীন উদ্যোক্তা

প্রকল্পের নাম: সার্বিক পাবনা মহাস্থান

ইউনিটের নাম: সাইবান্দা বাঁকুড়া - প্রকল্প প্রকল্প

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রীমতী সার্বিকা খান

বয়স: ২৮ বছর

জন্ম তারিখ: ০৬-০৭-১৯৯৬

শিক্ষাগত যোগ্যতা: এম এ

বৈবাহিক অবস্থা: অবিবাহিত





