

## Proposed NU Business Name: MS.TOMA GARUR KHAMAR



Project identification and prepared by: Md. Sohel Mia,  
Rajshahi Unit, Rajshahi

Project verified by: MD.MIJANUR RAHMAN PATOWARY.



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

Name	:	<b>HASAN MAHMUD</b>
Age	:	08/02/1989(29 Years)
Education, till to date	:	H.S.C
Marital status	:	Married.
Children	:	1 Daughter
No. of siblings:	:	3 Brothers,2 Sisters.
Address	:	Vill: Baylgoria, P.O: Shampur, P.S:Chargat, 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.SALAHA BEGUM.(Stepmother)</b>
(iii) Father's name	:	<b>MD. AZIZUL HAQ.</b>
(iv) GB member's info	:	Branch: Yousofpor Chargat, Centre # 36(Female), Member ID: 2666/2, Group No: 02 Member since:2012 to Running( 6 Years.) First loan: BDT 5,000
Further Information:		Existing Loan: BDT-32,000 . Outstanding loan:-38100/=
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01788123913
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SALAHA BEGUM.**joined Grameen Bank since 6 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS.TOMA GARUR KHAMAR.</b>
Location	:	Bindarampur,damkora,pava.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity)25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 15ft=150 square ft.
Security of the shop	:	NO.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cow.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

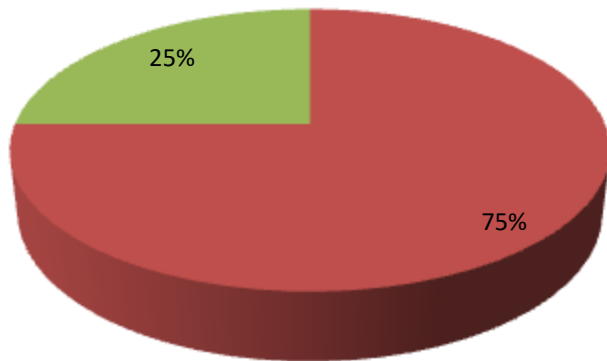
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sale	3,667	110,010	1,320,120
<b>Total Sales (A)</b>	<b>3,667</b>	<b>110,010</b>	<b>1,320,120</b>
<b>Less. Variable Expense</b>			
Product cost	2,933	87,990	1,055,880
<b>Total variable Expense (B)</b>	<b>2,933</b>	<b>87,990</b>	<b>1,055,880</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>734</b>	<b>22,020</b>	<b>264,240</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		200	2,400
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>16,020</b>	<b>192,240</b>

## Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	150,000		150,000
Cow		50000	50000
total	150,000	50,000	200,000

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- **Total 200,000**

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk Sale	4,333	129,990	1,559,880	1,637,874	1,719,768
<b>Total Sales (A)</b>	<b>4,333</b>	<b>129,990</b>	<b>1,559,880</b>	<b>1,637,874</b>	<b>1,719,768</b>
<b>Less. Variable Expense</b>					
Product cost	3,467	104,010	1,248,120	1,310,526	1,376,052
<b>Total variable Expense (B)</b>	<b>3,467</b>	<b>104,010</b>	<b>1,248,120</b>	<b>1,310,526</b>	<b>1,376,052</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>866</b>	<b>25,980</b>	<b>311,760</b>	<b>327,348</b>	<b>343,715</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		200	2,400	2,400	2,400
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>	<b>72,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>19,980</b>	<b>239,760</b>	<b>255,348</b>	<b>271,715</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	239,760	255,348	271,715
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		219,760	455,108
	<b>Total Cash Inflow</b>	<b>289,760</b>	<b>475,108</b>	<b>726,823</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>219,760</b>	<b>455,108</b>	<b>706,823</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; -Balgoria,Shampor,Chargat.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

















# FAMILY PICTURE

