

**Proposed NU Business Name: AYESHA BOISHAKHI GORUR KHAMAR**



Project identification and prepared by: Md Shahidul Islam,  
Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



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

Name	:	<b>MD RASHEDUL ISLAM</b>
Age	:	12-03-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Khudi Choyghati, P.O: Bagha, P.S: Bagha, 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>CHAHAJAN BEGUM</b>
(iii) Father's name	:	<b>MD JOLIL MONDOL</b>
(iv) GB member's info	:	Branch: Lalpur, Centre # 47 (Female), Member ID: 8051, Group No: 05 Member since: 05-08- 2013 (04 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 15,000/-, Outstanding loan: 5,886/-
(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	:	15 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.	:	01728-858482
Family's Contact No.	:	01732-570543
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**CHAJAN BEGUM** joined Grameen Bank since 04 years ago. At first She took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>AYESHA BOISHAKHI GORUR KHAMAR</b>
Location	:	Khudichoy ghati, Bagha, Rajshahi
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	6 ft x 10 ft = 60 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has one cow and one calf in his farm. Average daily milk production is 8 liter &amp; milk price is BDT 50.</li><li>▪The business is operating by entrepreneur himself. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Collects goods from Bagha.</li><li>▪Agreed grace period is 3 months.</li></ul>

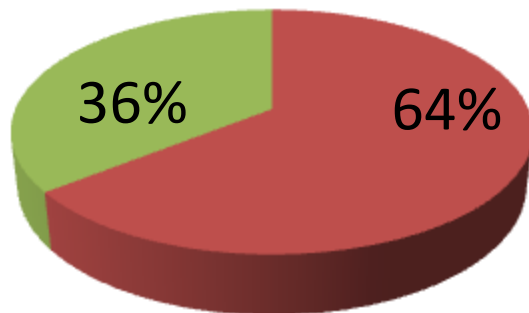
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk 8 x 50	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc	120	3,600	43,200
<b>Total variable Expense (B)</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>280</b>	<b>8,400</b>	<b>100,800</b>
<b>Less. Fixed Expense</b>			
Mobile Bill		100	1,200
Salary (self)		4,000	48,000
Electricity Bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>4,200</b>	<b>50,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,200</b>	<b>50,400</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	55000	55,000	1	50000	50,000	105,000
calf	1	35000	35,000	0	0	0	35,000
<b>Total</b>	<b>2</b>		<b>90,000</b>	<b>1</b>		<b>50,000</b>	<b>140,000</b>

## Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (13 x 50)	650	19,500	234,000	245,700	257,985
Calf Sale			35,000	35,000	35,000
<b>Total Sales (A)</b>	<b>650</b>	<b>19,500</b>	<b>269,000</b>	<b>280,700</b>	<b>292,985</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	200	6,000	72,000	75,600	79,380
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>197,000</b>	<b>205,100</b>	<b>213,605</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		200	2,400	3,000	3,500
Salary (self)		4,000	48,000	48,000	48,000
Electricity Bill		100	1,200	1,500	1,800
<b>Total Fixed Cost</b>		<b>4,300</b>	<b>51,600</b>	<b>52,500</b>	<b>53,300</b>
<b>Net Profit (E) [C-D]</b>		<b>9,200</b>	<b>145,400</b>	<b>152,600</b>	<b>160,305</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)

<b>0</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	145,400	152,600	160,305
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		125,400	258,000
	<b>Total Cash Inflow</b>	<b>195,400</b>	<b>278,000</b>	<b>418,305</b>
<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	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>125,400</b>	<b>258,000</b>	<b>398,305</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures







# FAMILY PICTURE

