

Proposed NU Business Name: **ADORSHO GOBADI KHAMAR**



Project identification and prepared By Md. Lokman Hakim
Godagari, Rajshahi

Project verified by: Md. Mozaharun Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Golam Mostafa
Age	:	15/09/1992(26 Years)
Education, till to date	:	BA
Marital status	:	Unarried
Children	:	
No. of siblings:	:	3 Brothers, 1 Sister
Address	:	Vill: Lolit Nagar P.O Lolit Nagar:, P.S:Godagari, 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	:	Ms. Meherun Bibi
(iii) Father's name	:	Md. Khalil Ullah
(iv) GB member's info	:	Branch :Badhair Tanor, Centre #59/(Female), Member ID: 5857,Group No: 05 Member since:5/11/2009(8years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 70,000, Outstanding loan:58397
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	4 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01754251143
Mother's Contact No.	:	01786867323
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari,Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ms. Meherun Bibi joined Grameen Bank since 8 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: Adorsho Gobadi Khamar
Location	:	Godagari,Rajshahi
Total Investment in BDT	:	BDT 235,000/-
Financing	:	Self BDT 185,000/-(from existing business) 79% Required Investment BDT 50,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10ft=150 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Dairy Items. ▪Average 50% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The shop is Owned ▪Collects goods from City Heart Rajshahi ▪Agreed grace period is 3 months.

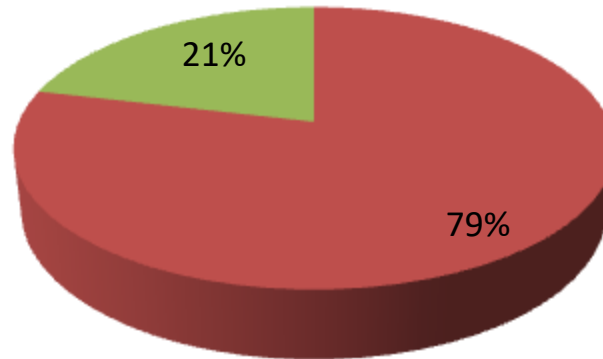
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Dairy Item	600	18000	216000
Total Sales (A)	600	18000	216000
Less. Variable Expense			
Dairy Item	160	4800	57600
Total variable Expense (B)	160	12000	140000
Contribution Margin (CM) [C=(A-B)]	440	13200	158400
Less. Fixed Expense			
Rent			0
Electric Bill		200	2400
Transportation		100	1200
Salary (self)		5000	60000
Salary (staff)			0
Guard			00
Entertainment			0
Generator			0
Mobile		200	2400
Total fixed Cost (D)		5500	66000
Net Profit (E) [C-D]		7700	92400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	2	50000	100000	2	25000	50000	150000
Bokna	1	60000	60000				60000
Calf	1	25000	25000				25000
Food							
Total							
			185000			50000	235000

Source of Finance



- Entrepreneur's Contribution 185,000
- Investor's Investment 50,000
- Total 235,000

Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Dairy Item	900	27000	324000	340200	357210
Total Sales (A)	900	27000	324000	340200	357210
Less. Variable Expense					
Dairy Item	240	7200	86400	90720	95256
Total variable Expense (B)	240	7200	86400	90720	95256
Contribution Margin (CM) [C=(A-B)]	660	19800	237600	249480	261954
Less. Fixed Expense					
Rent					
Electric Bill		500	6000	6300	6615
Transportation		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Salary(staff)			0	0	0
Guard			0	0	0
Generator			0	0	0
Entertainment			0	0	0
Mobile		500	6000	6300	6615
Total fixed Expenses		6300	75600	79380	83349
Net Profit (E) [C-D]		13500	162000	170100	178605
Net Profit (E) [C-D]		13500	162000	170100	178605

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	50000		
1.2	Net Profit	162000	170100	261000
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus	212000	142000	
	Total Cash Inflow		281000	
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3		142000	261000	241000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 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







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FAMILY PICTURE

