

**Proposed NU Business Name: MS POLLY RASEL GOBADI KHAMAR**



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Project verified by: Md.Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>GOLAM RASUL RASEL</b>
Age	:	03-02-1987 (30 Years)
Education, till to date	:	Class- Ten
Marital status	:	Married
Children	:	01 son 01 daughter
No. of siblings:	:	05 Brothers,01 sister.
Address	:	Vill:Shahabodi Pur P.O: Vatapara, 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	:	<b>MOST. ANGURA BEGUM</b>
(iii) Father's name	:	<b>MD. ABUL BUL MAGON</b>
(iv) GB member's info	:	Branch: Matikata P,rigpur, Centre # 37 (Female), Member ID: 5655/3 Group No: 07 Member since: 10-03-2008 (7Years) First loan: BDT 1,000
Further Information:		Existing Loan:6,000 /-, Outstanding loan:6,000/--
(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	:	05 years experience in running business. 05 years experience in own business . He has no training.
Other Own/Family Sources of Income	:	Mango Garden ,Fish farm.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-212527
Mother's Contact No.	:	01816-218167
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. ANGURA BEGUM** joined Grameen Bank since 7 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture .

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS POLLY RASEL GOBADI KHAMAR</b>
Location	:	Shahabodi Pur, Vatapara, Godagari , Rajshahi.
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,30,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has one cow and one calf in his farm.</li><li>▪Average daily milk production is 10 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Rajshahi cityhat.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

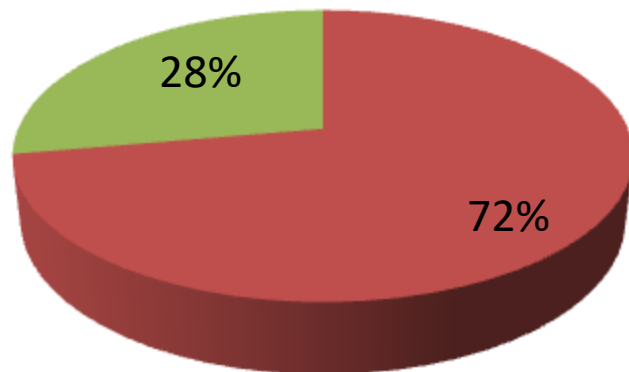
## Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Milk (8 x 60)	480	14400	172800
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			
Straw, Bran, Medicine etc	168	5040	60480
Total Variable Expense	168	5040	60480
Contributon Margin (CM) [C=(A-B)]	312	9360	112320
Less Fixed Expense			
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		4000	48000
Mobil Bill		200	2400
Total Fixed Cost (D)		4900	58800
Net Profit (E)= [C-D]		4460	53520

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	50000	50000				50000
Calf	1	80000	80000				80000
Small Calf				2	25000	50000	50000
<b>Total</b>	<b>2</b>		<b>130000</b>	<b>2</b>		<b>50,000</b>	<b>180,000</b>

## Source of Finance



- Entrepreneur's Contribution  
130,000
- Investor's Investment 50,000
- Total 180,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk (10x 60)	600	18000	216000	226800	238140
<b>Total Sales(A)</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Variable Expense (B)</b>					
Mahogany Wood,Bedstead,Door ETC	<b>210</b>	<b>6300</b>	<b>75600</b>	79380	<b>83349</b>
<b>Total Variable Expense</b>	<b>210</b>	<b>6300</b>	<b>75600</b>	<b>79380</b>	<b>83349</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>390</b>	<b>11700</b>	<b>140400</b>	<b>147420</b>	<b>154791</b>
<b>Less Fixed Expense</b>					
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		4000	48000	48000	48000
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>4900</b>	<b>58800</b>	<b>59500</b>	<b>60215</b>
<b>Net Profit (E)= [C-D]</b>		<b>6800</b>	<b>81600</b>	<b>85680</b>	<b>89964</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	81,600	85680	89964
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61600	127280
	<b>Total Cash Inflow</b>	<b>131,600</b>	<b>147,280</b>	<b>217,244</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)	20000	20000	20000
	<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>61,600</b>	<b>127,280</b>	<b>197,244</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures







# FAMILY PICTURE

