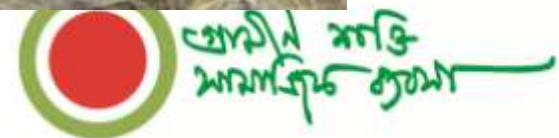


## Proposed NU Business Name: KHYRUL GORU MOHIS KHAMAR



Project identification and prepared by: Md. Saiduzzaman sadhin  
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

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

Name	:	<b>MD. KHYRUL ISLAM</b>
Age	:	05/11/1992(25 years)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	1 daughter.
No. of siblings:	:	2 Brothers .
Address	:	Vill:Gobindopor, P/O:sitli.P.S:pava, 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. PARVIN BEGUM.</b>
(iii) Father's name	:	<b>MD: SHAJAHAN ALI.</b>
(iv) GB member's info	:	Branch:Damkora pava,Centre #20(Female), Member ID: 1403/3, Group No: 03 Member since: 23/01/14 to runing (3 years) First loan: BDT 3000/=
Further Information:		Existing Loan: BDT 34986/=, Outstanding loan: 18816/=
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-Agriculture
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01755179953
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. PARVIN BEGUM.** joined Grameen Bank since 3 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>KHYRUL GORU MOHIS KHAMAR</b>
Location	:	Sitly .
Total Investment in BDT	:	BDT 2,90,000/-
Financing	:	Self BDT 240,000/- (from existing business) 83% Required Investment BDT 50000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20*20=400 Squire ft.
Security of the shop	:	-
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 employee.</li><li>▪The farm is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

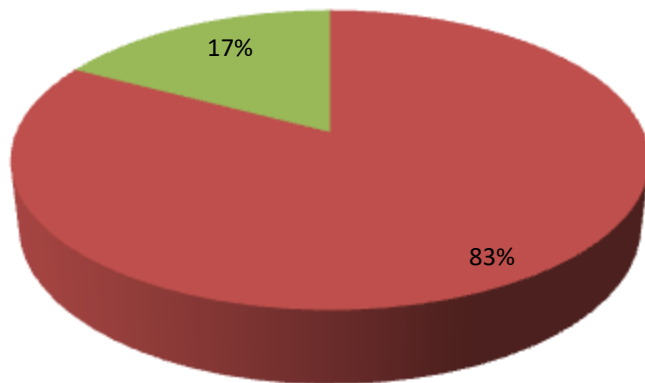
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sales	350	10,500	126000
<b>Total Sales (A)</b>	350	10,500	126000
<b>Less. Variable Expense</b>		0	
Milk sales	50	1,500	18000
<b>Total variable Expense (B)</b>	50	1,500	18000
<b>Contribution Margin (CM) [C=(A-B)]</b>	300	9,000	108000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill			0
Mobile Bill		300	3,600
Salary (self)		4000	48,000
Guard			0
Transportation		300	3,600
Entertainment			0
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>4,600</b>	<b>55,200</b>
<b>Net Profit (E) [C-D]</b>		<b>4,400</b>	<b>52,800</b>

# Investment Breakdown

	Existing	proposed	
Cow	240000	50000	290000
Total	240000	50000	290000

## Source of Finance



- Entrepreneur's Contribution 240,000
- Investor's Investment 50,000
- Total 290,000

## Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Milk sales	400	12000	144000	151200	158760
<b>Total Sales (A)</b>	400	12000	144000	151200	158760
<b>Less. Variable Expense</b>		0	0	0	0
Milk sales	50	1500	18000	18900	19845
<b>Total variable Expense (B)</b>	50	1500	18000	18900	19845
<b>Contribution Margin (CM) [C=(A-B)]</b>	350	10500	126000	132300	138915
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill					
Mobile Bill		300	3600	3600	3600
Salary (self)		4000	48000	48000	48000
Transportation		300	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		4600	55300	55300	55300
<b>Net Profit (E) [C-D]</b>		5900	70700	77000	83615
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	70700	77000	83615
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>50700</b>	<b>107700</b>
	<b>Total Cash Inflow</b>	<b>120,700</b>	<b>127700</b>	<b>191315</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>50,700</b>	<b>107700</b>	<b>171315</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest























# FAMILY PICTURE