

## Proposed NU Business Name: GORUR KHAMAR.



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

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. MONIRUL ISLAM.</b>
Age	:	01/03/1985(32 Years)
Education, till to date	:	VIII
Marital status	:	Married
Children	:	1 Daughter.
No. of siblings:	:	2 Brothers,1 Sister.
Address	:	Vill: Koyra P.O:Hat Gudagari, P.S:paba, 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. LIPI KHATUN. (Step mother)</b>
(iii) Father's name	:	<b>MD. HANIF ALI.</b>
(iv) GB member's info	:	Branch: parila paba,Centre # 38(Female), Member ID: 3174/2, Group No: 05. Member since:2008 to 2015 and rejoin 25/10/17. First loan: BDT 5,000
Further Information:		Existing Loan: BDT 15,000. Outstanding loan:13384.
(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.	:	01719193790.
Mother's Contact No.	:	01737735920
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.LIPI KHATUN.** joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>GORUR KHAMAR.</b>
Location	:	Koyra,paba,Rajshahi.
Total Investment in BDT	:	BDT 210,000/=,000/-
Financing	:	Self BDT 160,000/-(from existing business) 76% Required Investment BDT 50,000/-(as equity)24%
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	:	N/A
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>▪Average 20% gain on sale.</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>

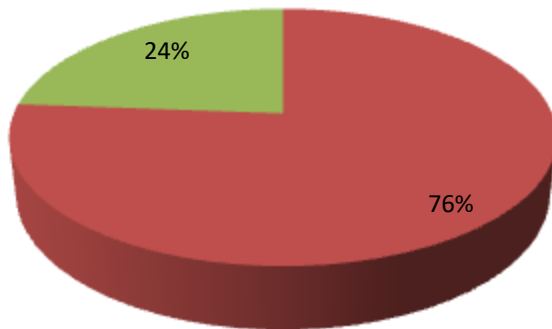
## Existing Business (BDT)

Particular	Daily	3 Monthly	Yearly
<b>Revenue (sales)</b>			
Sales		200000	800000
<b>Total Sales (A)</b>		200000	800000
<b>Less. Variable Expense</b>			
Salse		175000	700000
<b>Total variable Expense (B)</b>		175000	700000
<b>Contribution Margin (CM) [C=(A-B)]</b>		25000	100000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		900	3600
Mobile Bill		600	2400
Salary (self)		15000	60000
Guard			
Transportation		900	3600
Entertainment		600	2400
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>18000</b>	<b>72000</b>
<b>Net Profit (E) [C-D]</b>		<b>7000</b>	<b>28000</b>

# Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	160,000	50,000	210,000
Total	160,000	50,000	210,000

## Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 50,000
- Total 210,000

## Financial Projection (BDT)

Particular	Daily	3 Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Sales.		210,000	840,000	882,000	926,100
<b>Total Sales (A)</b>		210,000	840,000	882,000	926,100
<b>Less. Variable Expense</b>					
Sales.		175000	700000	735,000	771750
<b>Total variable Expense (B)</b>		175000	700000	735,000	771750
<b>Contribution Margin (CM) [C=(A-B)]</b>		35,000	140,000	147,000	154,350
<b>Less. Fixed Expense</b>					
Electricity Bill		900	3600	3600	3600
Mobile Bill		600	2400	2400	2400
Salary (self)		15000	60000	60000	60000
Transportation		900	3600	3600	3600
Entertainment		600	2400	2400	2400
Bank service Charge		100	1200	1200	1200
<b>Total Fixed Cost</b>		18100	73200	73200	73200
<b>Net Profit (E) [C-D]</b>		16900	66800	73800	81150
<b>Investment Payback</b>			20000	20000	20000



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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	66800	73800	81150
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>46800</b>	<b>100600</b>
	<b>Total Cash Inflow</b>	<b>116,800</b>	<b>120600</b>	<b>181750</b>
2	<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>
3	<b>Net Cash Surplus</b>	<b>46,800</b>	<b>100600</b>	<b>161750</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; -koyra,Rajshahi.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest









# FAMILY PICTURE

