

Proposed NU Business Name: **LIMA GORUR KHAMAR**



Project identification and prepared by: Md. Rokon Uddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. NAIMA AKTER LIMA
Age	:	06-05-1996 (21 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Sister
Address	:	Vill: Dhopaghata P.O: Dhopaghata P.S: Mohanpur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	MST. BANESA
(iii) Father's name	:	MD. DULAL
(iv) GB member's info	:	Branch: Mowgasi, Mohanpur Centre 25 (Female), Member ID: 1948/2 , Group No: 03 Member since: 2008- Running (9Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: 19,540/=
(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	:	04 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.	:	01761-453226
Mother's Contact No.	:	01721-705223
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BANESA joined Grameen Bank since 9 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	LIMA GORUR KHAMAKHAMAR
Location	:	Dhopaghata, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	OwneHome
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; pan item etc.▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is No Rent▪Collects goods from Mohanpur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow Item		20,000	2,40,000
Total Sales (A)		20,000	2,40,000
Less. Variable Expense			
Cow Item		0	0
Total variable Expense (B)		0	0
Contribution Margin (CM) [C=(A-B)]		20,000	2,40,000
Less. Fixed Expense			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Medicine		200	2,400
Food		6,000	72,000
Total fixed Cost (D)		11,500	1,38,000
Net Profit (E) [C-D]		8,500	1,02,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3 rd Year
Revenue (sales)					
Cow Item		25,000	3,00,000	3,15,000	3,30,750
Total Sales (A)		25,000	3,00,000	3,15,000	3,30,750
Less. Variable Expense					
Cow Item		0	0	0	0
Total variable Expense (B)		0	0	0	0
Contribution Margin (CM) [C=(A-B)]		25,000	3,00,000	3,15,000	3,30,750
Less. Fixed Expense					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Medicine		400	4,800	5,000	5,500
Food		7,000	84,000	87,000	90,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		13,000	1,56,000	1,59,700	1,63,700
Net Profit (E) [C-D]		12,000	1,44,000	1,55,300	1,67,050
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,44,000	1,55,300	1,67,050
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,24,000	2,59,300
	Total Cash Inflow	1,94,000	2,79,300	4,26,350
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	1,24,000	2,59,300	4,06,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 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

ইউপিঃ ১৩ নং ফরম

নেং বাকশিমইল ইউনিয়ন পরিষদ

থানা : মোহনপুর, জেলা : রাজশাহী ।

লাইসেন্স

বুক নং- ০৬ লাইসেন্স নং- ৫৭ তারিখ : ...২৩/১২.২০১৭...

ব্যবসা প্রতিষ্ঠানের নাম..... নিমো গার্মেন্ট এমার.....

লাইসেন্স প্রাপকের নাম..... মোঃ হারুন..... আলম..... নিমো.....

পিতা/স্বামীর নাম..... হুমায়ুন.....

ঠিকানা : গ্রাম..... খোন্দাকারি..... পোস্ট..... হোন্দাকারি.....

থানা..... মোহনপুর..... জেলা..... রাজশাহী.....

অত্র ইউনিয়নের আয়ত্বধীনে..... ১০/০৫/১০৬..... তারিখ পর্যন্ত

অর্থ বৎসরকাল..... ২০১৭-২০১৮..... হিসাবে তাহার


..... গার্মেন্ট এমার..... ব্যবসা চালাইয়া যাইবার জন্য

তৎকর্তৃক টাকা..... ২৫০/৮..... কথায়..... হইল..... ২০১৭/১২/২৩.....

গ্রহণ পূর্বক লাইসেন্স প্রদান করা হইল ।

ব্যবসার স্থান : ...খোন্দাকারি.....

তারিখ-


চেয়ারম্যান/সচিবের স্বাক্ষর













FAMILY PICTURE

