

## Proposed NU Business Name: **NIPA GORUR FRAM**



Project identification and prepared by: Mr. Kabir Raksam  
Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

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

Name	:	<b>NIPA RANI SORKAR</b>
Age	:	01-04-1987(30Years)
Education, till to date	:	Class VII
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	1 sister & 1 brother
Address	:	Vill: jelepara,P.O: jelepara,P.S: bagmara,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>RANU HALDER</b>
(iii) Father's name	:	<b>ANNONDO HALDER</b>
(iv) GB member's info	:	Branch: Shreepur, Centre # 82(Female), Member ID: 4831/5, Group No: 02 Member since: 09-10-2013 First loan: BDT -5000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: 23280
(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. He has no training.
Other Own/Family Sources of Income	:	Misti dokan
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01782815131
Father's Contact No.	:	01859015268
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RANU HALDER** joined Grameen Bank since 04 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

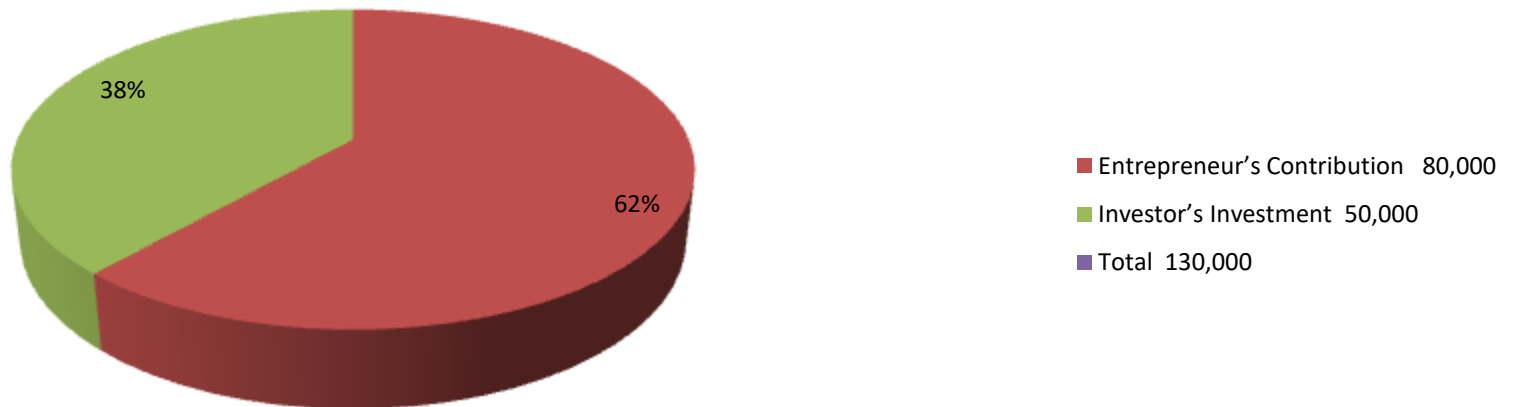
Business Name	:	<b>NIPA GORUR FRAM</b>
Location	:	Ramrama, taherpur,bagmara,Rajshahi
Total Investment in BDT	:	BDT 1,10,000
Financing	:	Self BDT 80,000-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 10ft= 100 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; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
cow sales		25,000	300000
<b>Total Sales (A)</b>		25,000	300000
<b>Less. Variable Expense</b>			
sales of product		10,000	120000
<b>Total variable Expense (B)</b>		10,000	120000
<b>Contribution Margin (CM) [C=(A-B)]</b>		15,000	180000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			
Transportation		500	6,000
Entertainment			
food		1300	15,600
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,000</b>	<b>96,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
cow	2	40000	80000	2	25000	50000	1,30,000
<b>Total</b>	<b>0</b>	<b>40000</b>	<b>80000</b>	<b>2</b>	<b>25000</b>	<b>50000</b>	<b>1,30,00</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
sales		30000	360000	378000	396900
<b>Total Sales (A)</b>		30000	360000	378000	396900
<b>Less. Variable Expense</b>					
sales of product		15000	180000	189000	198450
<b>Total variable Expense (B)</b>		15000	180000	189000	198450
<b>Contribution Margin (CM) [C=(A-B)]</b>		15000	180000	189000	198450
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill					
Mobile Bill		200	2400	2600	2800
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
Entertainment					
food		1300	15600	15800	16000
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		7000	84100	85500	86900
<b>Net Profit (E) [C-D]</b>		8000	95900	103500	111550
<b>Investment Payback</b>			20000	20000	20000



# 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>(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	95900	103500	111550
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		75900	159400
	<b>Total Cash Inflow</b>	<b>145900</b>	<b>179400</b>	<b>270950</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)	20,000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>75900</b>	<b>159400</b>	<b>250950</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 farm: ramrama, taherpur,  
bagmara,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# Family picture

