

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



Project identification and prepared by: Kobir Raksam,
Taherpur Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOHIBUL ALAM
Age	:	20-06-1995 (22 Years)
Education, till to date	:	BA (Ongoing)
Marital status	:	Single
Children	:	
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Kismot Bogura, P.O: Aroil, P.S: Durgapur, 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	:	MOST. BADLI BEGUM
(iii) Father's name	:	MD NOZRUL ISLAM
(iv) GB member's info	:	Branch: Moupara Durgapur, Centre # 27 (Female), Member ID: 2855, Group No: 01 Member since: 05-05-2008 (09 Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT 28,020/-
(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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01783-037596
Mother's Contact No.	:	01735-123207
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. BADLI BEGUM joined Grameen Bank since 09 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BADLI GORUR KHAMAR
Location	:	Kismot bogura, Durgapur, Rajshahi
Total Investment in BDT	:	BDT 50,000/-
Financing	:	Self BDT 0/-(from existing business) 0% Required Investment BDT 50,000/-(as equity) 100%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪After getting equity fund he will purchase two calf.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Bagmara.▪The farm is owned.▪Agreed grace period is 3 months.

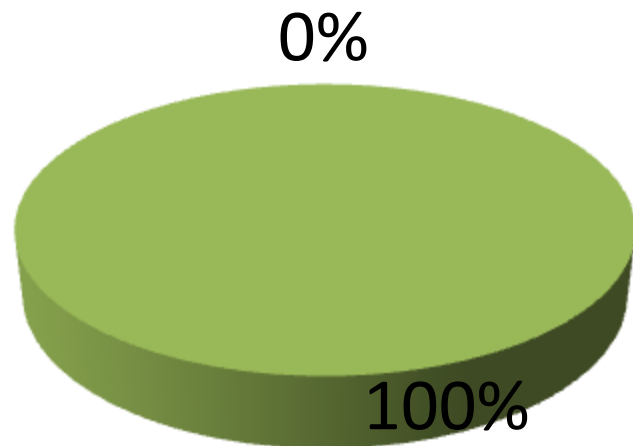
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk			
Total Sales (A)			
Less. Variable Expense			
Straw, Bran, Medicine etc			
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]			
Less. Fixed Expense			
Mobile Bill			
Salary (self)			
Electricity Bill			
Total fixed Cost (D)			
Net Profit (E) [C-D]			

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Calf	0	0	0	2	25000	50,000	50,000
Total	0	0	0	2	25,000	50,000	50,000

Source of Finance



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

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Calf Sale			120,000	120,000	120,000
Total Sales (A)	-	-	120,000	120,000	120,000
Less. Variable Expense					
Straw, Bran, Medicine etc	50	1,500	18,000	18,900	19,845
Total variable Expense (B)	50	1,500	18,000	18,900	19,845
Contribution Margin (CM) [C=(A-B)]	(50)	(1,500)	102,000	101,100	100,155
Less. Fixed Expense					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		3,000	36,000	36,000	36,000
Electricity Bill		200	2,400	2,400	2,400
Total Fixed Cost		3,500	42,000	42,400	42,900
Net Profit (E) [C-D]		(5,000)	60,000	58,700	57,255
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	60,000	58,700	57,255
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		40,000	78,700
	Total Cash Inflow	110,000	98,700	135,955
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	40,000	78,700	115,955

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

