

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



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Godagari Unit, Rajshahi

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

Name	:	<b>MD AKTARUL ALAM</b>
Age	:	23-05-1993 (24 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Pirijpur, P.O: :Pirijpur, P.S: Godagari, 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>MOST. AKTARUN NESA</b>
(iii) Father's name	:	<b>MD SHORIFUL ALAM</b>
(iv) GB member's info	:	Branch: Matikata Godagari , Centre # 15 (Female), Member ID: 1015/2, Group No: 06 Member since: 12-04-2014 (03 Years) First loan: BDT 18,000
Further Information:		Existing Loan: 25,000/-, Outstanding loan: 14,000/-
(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	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-495689
Mother's Contact No.	:	01735-212882
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. AKTARUN NESA** joined Grameen Bank since 03 years ago. At first she took 18,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>AKTARUL GORUR KHAMAR</b>
Location	:	Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has one ox and one calf his farm.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Rajshahi.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

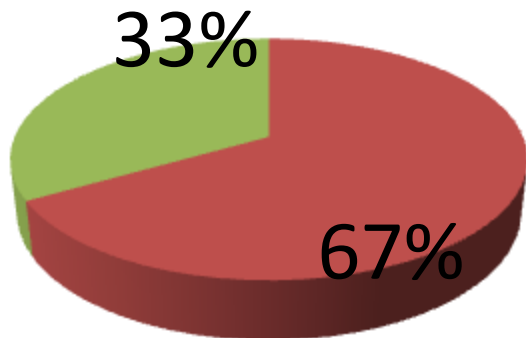
## Existing Business (BDT)

Particular	Quarterly	Yearly
<b>Revenue (sales)</b>		
Cow	90,000	360,000
<b>Total Sales (A)</b>	<b>90,000</b>	<b>360,000</b>
<b>Less. Variable Expense</b>		
Feed	22,500	90,000
<b>Total variable Expense (B)</b>	<b>22,500</b>	<b>90,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>67,500</b>	<b>270,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	900	3,600
Mobile Bill	600	2,400
Salary (self)	30,000	120,000
Transportation	3,000	12,000
<b>Total fixed Cost (D)</b>	<b>34,500</b>	<b>138,000</b>
<b>Net Profit (E) [C-D]</b>	<b>33,000</b>	<b>132,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ox	1	70000	70,000	0	0	0	70,000
Calf	1	30000	30,000	0	0	0	30,000
Cow	0	0	0	1	40000	40,000	40,000
Feed	0	0	0	1	10000	10,000	10,000
<b>Total</b>	<b>2</b>		<b>100,000</b>	<b>2</b>		<b>50,000</b>	<b>150,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

## Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Cow	120,000	480,000	504,000	529,200
<b>Total Sales (A)</b>	<b>120,000</b>	<b>480,000</b>	<b>504,000</b>	<b>529,200</b>
<b>Less. Variable Expense</b>				
Feed	31,500	126,000	132,300	138,915
<b>Total variable Expense (B)</b>	<b>31,500</b>	<b>126,000</b>	<b>132,300</b>	<b>138,915</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>88,500</b>	<b>354,000</b>	<b>371,700</b>	<b>390,285</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	900	3,600	4,000	4,500
Mobile Bill	900	3,600	4,000	4,500
Salary (self)	30,000	120,000	120,000	120,000
Transportation	4,000	16,000	18,000	20,000
<b>Total Fixed Cost</b>	<b>35,800</b>	<b>143,200</b>	<b>146,000</b>	<b>149,000</b>
<b>Net Profit (E) [C-D]</b>	<b>52,700</b>	<b>210,800</b>	<b>225,700</b>	<b>241,285</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	210,800	225,700	241,285
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		190,800	396,500
	<b>Total Cash Inflow</b>	<b>260,800</b>	<b>416,500</b>	<b>637,785</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	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>190,800</b>	<b>396,500</b>	<b>617,785</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures









# FAMILY PICTURE

