

Proposed NU Business Name: ASHRAF GORUR KHAMAR



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Godagari Unit, Rajshahi

Project verified by: Md.Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | ASHARF ALI |
| Age | : | 1-11-1996 (20 Years) |
| Education, till to date | : | Honor's 3 rd year |
| Marital status | : | Unmarried |
| Children | : | - |
| No. of siblings: | : | 02 Brothers,01 sister |
| Address | : | Vill: Borogasi P.O: Vatopara, 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 | : | MUNAFI BEGUM |
| (iii) Father's name | : | ALEP RAHMAN |
| (iv) GB member's info | : | Branch: Matikata Prigpur, Centre # 58(Female), Member ID: 03 Group No: 01 Member since: 13-4-2004(5 Years) First loan: BDT 700 |
| Further Information: | | Existing Loan:2,000 /-, Outstanding loan:/- |
| (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. 04 years experience in own business . He has no training. |
| Other Own/Family Sources of Income | : | Agriculture |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01765-651114 |
| Mother's Contact No. | : | 01832-056161 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MUNAFA BEGUM joined Grameen Bank since 5 years ago. At first she took 700 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultural.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | ASHRAF GORUR KHAMAR |
| Location | : | Borogasi , Vatopara, Godagari , Rajshahi. |
| Total Investment in BDT | : | BDT 1,80,000/- |
| Financing | : | Self BDT 1,30,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28% |
| Present salary/drawings from business (estimates) | : | BDT 4,000/- |
| Proposed Salary | : | BDT 4,000/- |
| Size of shop | : | 15 ft x 10 ft= 150 square ft |
| Implementation | : | <ul style="list-style-type: none">▪He has two cow and one calf in his farm.▪Average daily milk production is 10 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rajshahi cityhat.▪The farm is owned.▪Agreed grace period is 3 months. |

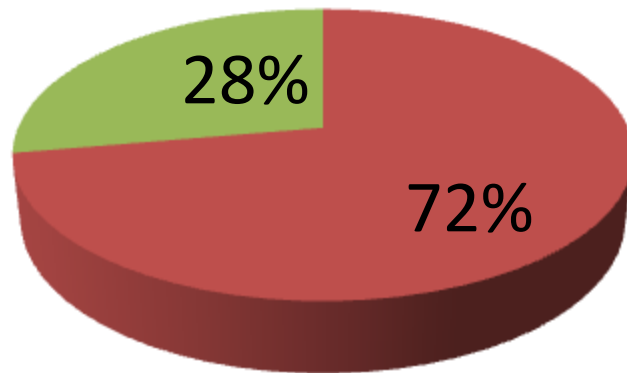
Exesting

| Particular | Daily | Monthly | Yearly |
|-----------------------------------|-------|---------|--------|
| Revnue (Sale) | | | |
| Milk (8x 60) | 480 | 14400 | 172800 |
| | 0 | | |
| Total Sales(A) | 480 | 14400 | 172800 |
| Less Variable Expense (B) | | | |
| Straw, Bran, Medicine etc | 168 | 5040 | 60480 |
| Total Variable Expense | 168 | 5040 | 60480 |
| Contributon Margin (CM) [C=(A-B)] | 312 | 9360 | 112320 |
| Less Fixed Expense | | | |
| Electric Bill | | 200 | 2400 |
| Transportaion | | 500 | 6000 |
| Salary (Self) | | 4000 | 48000 |
| Mobil Bill | | 200 | 2400 |
| Total Fixed Cost (D) | | 4900 | 58800 |
| Net Profit (E)= [C-D] | | 4460 | 53520 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|---------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Cow | 2 | 40000 | 80000 | | | 0 | 80000 |
| Calf | 1 | 30000 | 30000 | | | 0 | 30000 |
| Small Calf | 1 | 20000 | 20000 | 2 | 25000 | 50000 | 70000 |
| Total | 4 | | 130000 | 2 | | 50,000 | 180,000 |

Source of Finance



- Entrepreneur's Contribution
130,000
- Investor's Investment 50,000
- Total 180,000

| Financial Projection (BDT) | | | | | |
|--|------------|--------------|---------------|---------------|---------------|
| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
| Revenue(Sales) | | | | | |
| Milk (11x 60) | 660 | 19800 | 237600 | 249480 | 261954 |
| Total Sales(A) | 660 | 19800 | 237600 | 249480 | 261954 |
| Less Variable Expense (B) | | | | | |
| Straw, Bran, Medicine etc | 231 | 6930 | 83160 | 87318 | 91684 |
| Total Variable Expense | 231 | 6930 | 83160 | 87318 | 91684 |
| Contributon Margin (CM) [C=(A-B)] | 429 | 12870 | 154440 | 162162 | 170270 |
| Less Fixed Expense | | | | | |
| Electric Bill | | 200 | 2400 | 2700 | 3000 |
| Transportaion | | 500 | 6000 | 6300 | 6615 |
| Salary (Self) | | 4000 | 48000 | 48000 | 48000 |
| Mobil Bill | | 200 | 2400 | 2500 | 2600 |
| Total Fixed Cost (D) | | 4900 | 58800 | 59500 | 60215 |
| Net Profit (E)= [C-D] | | 7970 | 95640 | 100422 | 105443 |
| Investment Pay Back | | | 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 | 95,640 | 100422 | 105443.1 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 75640 | 156062 |
| | Total Cash Inflow | 145,640 | 176,062 | 261,505 |
| 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) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 75,640 | 156,062 | 241,505 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures





FAMILY PICTURE

