

Proposed NU Business Name: ALIFNUR GORUR KHAMAR

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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MST. ALIFNUR |
| Age | : | 30/03/1998(18Years) |
| Education, till to date | : | H.S.C |
| Marital status | : | Unmarried |
| Children | : | No |
| No. of siblings: | : | 1Brother & 1 Sister |
| Address | : | Vill: Markanda,P.O:lalitnagor,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 | : | MST. HAZRA BEGUM |
| (iii) Father's name | : | MD. MUAZZEM ALI |
| (iv) GB member's info | : | Branch: Badhaier, Godagari, Centre # 59(Female), Member ID: 5860 Group No: 05 Member since:09-05-2013 First loan: BDT -3000 |
| Further Information: | | Existing Loan: BDT 22,000, Outstanding loan 20984 |
| (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 | : | 03 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | No |
| Other Own/Family Sources of Liabilities | : | Agriculture |
| Entrepreneur Contact No. | : | 01743891230 |
| Father's Contact No. | : | 01754251143 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HAZRA BEGUM joined Grameen Bank since 04 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | ALIFNUR GORUR KHAMAR |
| Location | : | MAKRANDA, LALITNAGOR, GODAGARI, RAJSHAHI |
| Total Investment in BDT | : | BDT 1,70,000 |
| Financing | : | Self BDT 1,20,000-(from existing business)71% Required Investment BDT 50,000/-(as equity) 29% |
| Present salary/drawings from business (estimates) | : | BDT 5000/- |
| Proposed Salary | : | 5000/= |
| Size of shop | : | 20 ft x 10ft= 200 square ft |
| Security of the shop | : | - |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow.▪The business is operating by entrepreneur. Existing no employees.▪Avarage gain▪The farm is owned.▪Agreed grace period is 3 months. |

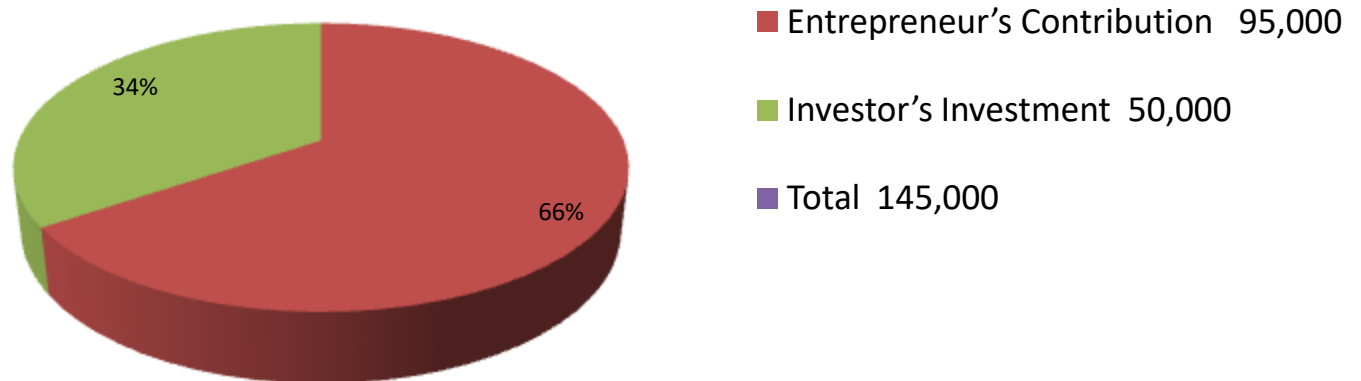
Existing Business (BDT)

| Particular | monthly | 3 Monthly | Yearly |
|---|-------------|--------------|--------------|
| Revenue (sales) | | | |
| Cow sales | | 156000 | 624000 |
| Total Sales (A) | | 156000 | 624000 |
| Less. Variable Expense | | | |
| Cow sales | | 120000 | 480000 |
| Total variable Expense (B) | | 120000 | 480000 |
| Contribution Margin (CM) [C=(A-B)] | | 36000 | 144000 |
| Less. Fixed Expense | | | |
| Rent | | | 0 |
| Electricity Bill | 200 | 600 | 2400 |
| Mobile Bill | 100 | 300 | 1200 |
| Salary (self) | 5000 | 15000 | 60,000 |
| Food | 2000 | 6000 | 24,000 |
| Transportation | 200 | 600 | 2400 |
| Entertainment | 0 | 0 | 0 |
| Salary (staff) | | | |
| Bank service Charge | | | 100 |
| Total fixed Cost (D) | 7500 | 22500 | 90100 |
| Net Profit (E) [C-D] | | 13500 | 53900 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--------------|-----------------|---------------|-----------------|
| cow (3) | 1,20,000 | 50,000 | 1,70,000 |
| | | 0 | , |
| | | 0 | |
| Total | 1,20,000 | 50,000 | 1,70,000 |

Source of Finance



Financial Projection (BDT)

| Particular | 3 month | 6 Month | 1st Year | 2nd year | 3rd Year |
|---|--------------|---------|----------|----------|----------|
| Revenue (sales) | | | | | |
| Cow sales | 156000 | 312000 | 624000 | 655200 | 687960 |
| Total Sales (A) | 156000 | 312000 | 624000 | 655200 | 687960 |
| Less. Variable Expense | | | | | 0 |
| Cow sales | 120000 | 240000 | 480000 | 504000 | 529200 |
| Total variable Expense (B) | 120000 | 240000 | 480000 | 504000 | 529200 |
| Contribution Margin (CM) [C=(A-B)] | 36000 | 72000 | 144000 | 151200 | 158760 |
| Less. Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electricity Bill | 600 | 1200 | 2400 | 2700 | 3000 |
| Mobile Bill | 300 | 600 | 1200 | 1500 | 1800 |
| Salary (self) | 15000 | 30000 | 60000 | 60000 | 60000 |
| Transportation | 600 | 1200 | 2400 | 2700 | 3000 |
| Entertainment | 0 | | | | |
| Salary (staff) | 0 | | | | |
| Food | 6000 | 12000 | 24000 | 27000 | 30000 |
| Bank service Charge | | | 100 | 100 | 100 |
| Total Fixed Cost | 22500 | 45000 | 90100 | 94000 | 97900 |
| Net Profit (E) [C-D] | 13500 | 27000 | 53900 | 57200 | 60860 |
| Investment Payback | | | 20000 | 20000 | 20000 |

Cash flow projection on business plan (rec. & Pay)

| Sl # | Particulars | 1st year | 2nd year | 3rd year |
|-------------|---|-----------------|-----------------|-----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 53900 | 57200 | 60860 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 33900 | 71100 |
| | Total Cash Inflow | 103900 | 91100 | 131960 |
| 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 | 20000 |
| | Total Cash Outflow | 70,000 | 20000 | 20000 |
| 3 | Net Cash Surplus | 33900 | 71100 | 111960 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Makranda,lalitnagar,Godagari
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

