

Proposed NU Business Name: LOTIFA GORUR KHAMAR



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. LOTIFA BEGUM
Age	:	15-07-1987(30years)
Education, till to date	:	Class:v
Marital status	:	Married
Children	:	2 sons.
No. of siblings:	:	2 Brothers ,1 sister.
Address	:	Vill:Sitlai,P/O:Stlai.P.S:Poba, 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. RABAYA BEGUM.
(iii) Father's name	:	MD: ABDUL LOTIF.
(iv) GB member's info	:	Branch:Damkura,poba,Centre #8(Female), Member ID: 5534/6, Group No: 08 Member since: 2013 to till (4 YEARS) First loan: BDT 15,000/=
Further Information:		Existing Loan: BDT 5000/=, Outstanding loan: 710/=
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	business
Entrepreneur Contact No.	:	01764-821797
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.RABAYA BEGUM. joined Grameen Bank since 4 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	LOTIFA GORUR KHAMAR
Location	:	SITLAI,POBA
Total Investment in BDT	:	BDT 1,65,000/-
Financing	:	Self BDT 1,15,000/-(from existing business) 70% Required Investment BDT 50000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	30*10=300 Squire 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 employee.▪The farm is own.▪Agreed grace period is 3 months.

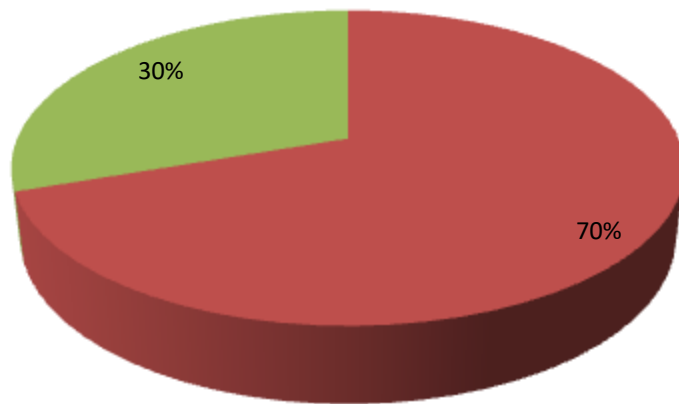
Existing Business (BDT)

Particular	Daily	3 Monthly	Yearly
Revenue (sales)			
COW SALES		150000	600000
Total Sales (A)		150000	600000
Less. Variable Expense			
COW SALES		130000	520000
Total variable Expense (B)		130000	520000
Contribution Margin (CM) [C=(A-B)]		20000	80000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		900	3600
Salary (self)		12000	48000
Guard			
Transportation		900	3600
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		13800	55200
Net Profit (E) [C-D]		6200	24800

Investment Breakdown

	Existing	proposed	
Cow	115000	50000	1650000
Total	115000	50000	165000

Source of Finance



■ Entrepreneur's Contribution 115,000

■ Investor's Investment 50,000

■ Total 165,000

Financial Projection (BDT)

Particular	Daily	3 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
COW SALES		160000	640000	672001	705601
Total Sales (A)		160000	640000	672001	705601
Less. Variable Expense					
COW SALES		130000	520000	546001	573301
Total variable Expense (B)		130000	520000	546001	573301
Contribution Margin (CM) [C=(A-B)]		30000	120000	126000	132300
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		900	3600	3600	3600
Salary (self)		12000	48000	48000	48000
Transportation		900	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge					
Total Fixed Cost		13800	55200	55200	55200
Net Profit (E) [C-D]		16200	64800	70800	77100
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	64800	70800	77100
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		44800	95600
	Total Cash Inflow	114,800	115600	172700
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	44,800	95600	152700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Sitly vazer.
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE