

Proposed NU Business Name: **ASIF GORU KHAMAR**



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Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MST. ASMA</b>
Age	:	12-04-1988(24 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Chatulbait ;P.O: Kharotiyapara, P.S: Shakhipur, Dist. Tangail
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>HASNA</b>
(iii) Father's name	:	<b>ATAULLAH</b>
(iv) GB member's info	:	Branch: Kharotiyapara , Centre # 76(Female), Member ID: 7655 Group No: 10 Member since:01-01-2004(10Years) First loan: BDT 10,000/- Existing loan: BDT 40,000/- Outstanding loan: BDT 27268/-
Further Information:		
(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 & Skill	:	15 years of business experience.
Own Business and Training Info	:	15 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760-071901
Mother's Contact No.	:	01741-716489
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HASNA** joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ASIF GORU KHAMAR</b>
Location	:	Vill: Chatulbait ;P.O: Kharotiyapara, P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 300,000
Financing	:	Self BDT 220,000 (from existing business) 78% Required Investment BDT 80,000(as equity) 22%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	30 ft x 20 ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow, Calf, Ox, Milk.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is won.</li><li>▪Collects goods from Couitola in Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

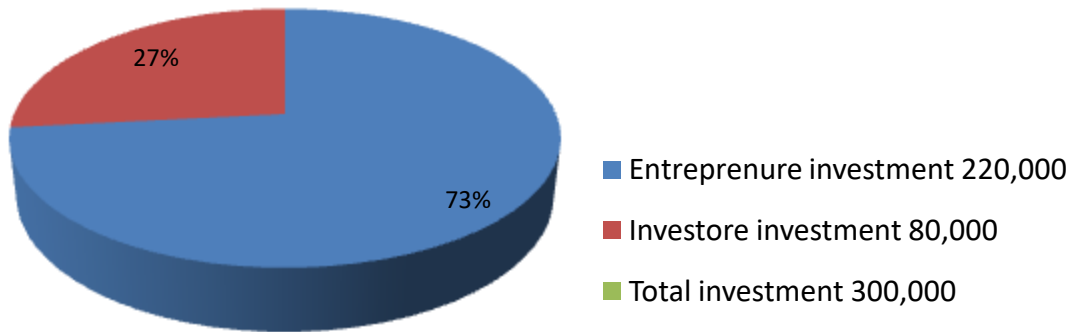
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	2,000	60,000	720,000
<b>Total Sales (A)</b>	2,000	60,000	720,000
<b>Less. Variable Expense</b>			
Milk	1,400	42,000	504,000
<b>Total variable Expense (B)</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>12,200</b>	<b>146,400</b>

# Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	70000	70000	Cow	1	70000	70,000	140,000
Colf	3	50000	150000	Feed	1	10000	10,000	160,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			0			0	0	0
<b>Total</b>			220000			80000	80,000	<b>300,000</b>

## Source of finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk	1220	36600	439200	461160	484218
<b>Total Sales(A)</b>	<b>1220</b>	<b>36600</b>	<b>439200</b>	<b>461160</b>	<b>484218</b>
<b>Less Variable Expense (B)</b>					
Straw,brain,rice,etc	171	5124	61488	64562.4	67791
<b>Total Variable Expense</b>	<b>171</b>	<b>5124</b>	<b>61488</b>	<b>64562.4</b>	<b>67791</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1049</b>	<b>31476</b>	<b>377712</b>	<b>396597.6</b>	<b>416427</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		0	0	0	0
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
<b>Total Fixed Cost (D)</b>		<b>5800</b>	<b>69600</b>	<b>132000</b>	<b>924000</b>
<b>Net Profit (E)= [C-D]</b>		<b>25676</b>	<b>308112</b>	<b>323517.6</b>	<b>339693</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	308,112	323517.6	339693.48
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		276112	567629.6
	<b>Total Cash Inflow</b>	<b>388,112</b>	<b>599,630</b>	<b>907,323</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>276,112</b>	<b>567,630</b>	<b>875,323</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 15 Years  
Quality goods & services;  
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  
Political unrest

Pictures





















