

## Proposed NU Business Name: AFROJA GOROR KAMAR



Project identification and prepared by: Md. Sohel Mia,  
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

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

Name	:	<b>MD.ARIFUL ISLAM.</b>
Age	:	20/10/1991(25 Years)
Education, till to date	:	Diploma at Agriculturel.
Marital status	:	Married
Children	:	1 Daughter.
No. of siblings:	:	1 Brother,1 sister.
Address	:	Vill: KOIRA, P.O: Hatgodagari, P.S:paba, 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>MST. MUSLIMA BEGUM.</b>
(iii) Father's name	:	<b>MD. GOFUR ALI.</b>
(iv) GB member's info	:	Branch: parila paba, Centre # 1(Female), Member ID: 10996/2, Group No: 04 Member since:1990 to 2014, <i>and rejoin 28/7/16.=24 Years</i> First loan: BDT-1500.
Further Information:		Existing Loan: BDT 20000. Outstanding loan:NO.12960
(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	:	6 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.	:	01788292587.
Mother's Contact No.	:	01740836458.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MUSLIMA BEGUM** joined Grameen Bank since 24 years ago. At first she took 1500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

# Proposed Nobin Udyokta Business Info

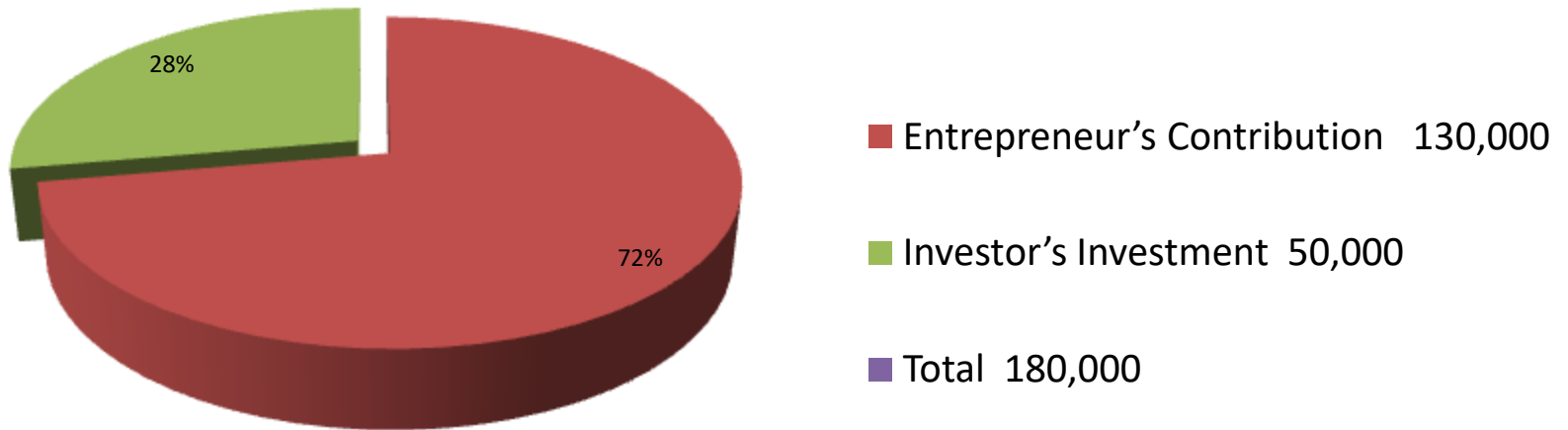
Business Name	:	<b>AFROJA GOROR KAMAR</b>
Location	:	koira,
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/-(from existing business) 72% Required Investment BDT 50000/-(as equity)28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft.
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cow.</li><li>▪The business is operating by entrepreneur.</li><li>▪Existing no employees.</li><li>▪The shop is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>3 Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Cow sales		180000	720000
<b>Total Sales (A)</b>		180000	720000
<b>Less. Variable Expense</b>			
Cow sales		160000	640000
<b>Total variable Expense (B)</b>		160000	640000
<b>Contribution Margin (CM) [C=(A-B)]</b>		20000	80000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		600	2400
Mobile Bill		600	2400
Salary (self)		12000	48,000
Guard			0
Transportation		900	3600
Entertainment			2400
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>14100</b>	<b>56400</b>
<b>Net Profit (E) [C-D]</b>		<b>5900</b>	<b>23600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	130,000		130,000
Feed and calf of cow		50000	50000
	130,000	50,000	180,000

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	3 Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales		190000	760000	798001	837901
Total Sales (A)		190000	760000	798001	837901
Less. Variable Expense					0
Cow sales		160000	640000	672001	705601
Total variable Expense (B)		160000	640000	672001	705601
Contribution Margin (CM) [C=(A-B)		30000	120000	126000	132300
Less. Fixed Expense					
Rent					
Electricity Bill		600	2400	2400	2400
Mobile Bill		600	2400	2400	2400
Salary (self)		12000	48,000	48000	48000
Transportation		900	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge					
Total Fixed Cost		14100	56400	56400	56400
Net Profit (E) [C-D)		15900	63600	69600	75900
Investment Payback			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	63600	69600	75900
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>43600</b>	<b>93200</b>
	<b>Total Cash Inflow</b>	<b>113,600</b>	<b>113200</b>	<b>169100</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>43,600</b>	<b>93200</b>	<b>149100</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 6 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; -Koirā.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest











# গ্রামীণ ব্যাংক

## সনদপত্র

জনাব মোছাঃ মোসলেমা বেগম, কেন্দ্র নং-০১/ম  
পারিলা পবা শাখা, রাজশাহী যোন-কে

আচার আচরণ ও আর্থ-সামাজিক ক্ষেত্রে  
নিজের এবং কেন্দ্রের সার্বিক উন্নয়নে  
কৃতিত্বপূর্ণ অবদানের স্বীকৃতি স্বরূপ

২০০৮ সালের

## গ্রামীণ ব্যাংক বোদওয়াঁ পুরস্কার

প্রদান করা হলো।

তার এবং কেন্দ্রের সার্বিক উন্নতি কামনা করছি।



অক্টোবর ০২, ২০০৯

(প্রফেসর মুহাম্মদ ইউনুস)  
ব্যবস্থাপনা পরিচালক



গ্রামীণ ব্যাংক বোম্বাটা পুরস্কার  
২০১০ সালের  
গ্রামীণ ব্যাংক বোম্বাটা পুরস্কার  
প্রদান করা হল।  
স্বাক্ষরিত  
২০১০

গ্রামীণ ব্যাংক  
২০১০ সালের  
গ্রামীণ ব্যাংক বোম্বাটা পুরস্কার  
প্রদান করা হল।  
স্বাক্ষরিত  
২০১০















# FAMILY PICTURE