

**Proposed NU Business Name: ALI MURGIR KHAMAR**



Project identification and prepared by: Md. ROKON UDDIN,  
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD. YEANUS ALI</b>
Age	:	02-03-1983 (34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brother, 02 Sister
Address	:	Vill: Somaspur , P.O: Hatgangopara , P.S: Bagmara , 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>MOST. ASMA BEGUM</b>
(iii) Father's name	:	<b>LATE. OMOR ALI</b>
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 28 (Female), Member ID: 2891, Group No: 05 Member since: 2000- 27-01-2010(10Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 16,000 Outstanding loan: Paid/
(v) Who pays GB loan installment	:	No
(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	:	3 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-321882
Mother's Contact No.	:	01744-340295
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. ASMA BEGUM** 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

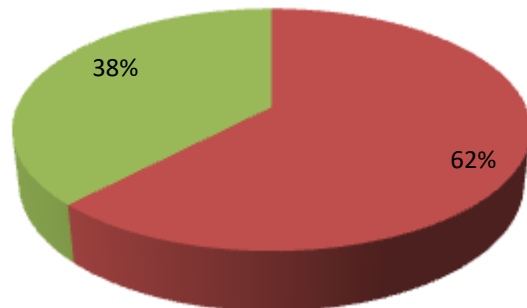
Business Name	:	<b>ALI MURGIR KHAMAR</b>
Location	:	Somaspur, Hatgangopara, Bagmara , Rajshahi
Total Investment in BDT	:	BDT 1,32,000/-
Financing	:	Self BDT 82,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 10 ft = 300 sft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing; Hen item etc.</li><li>▪ Average 60% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li><li>▪ The shop is Rent</li><li>▪ Collects goods from Naogaon.</li><li>▪ Agreed grace period is 3 months.</li></ul>

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Hen Item		4,00,000	48,00,000
<b>Total Sales (A)</b>		4,00,000	48,00,000
<b>Less. Variable Expense</b>			
Hen Item		1,60,000	19,20,000
<b>Total variable Expense (B)</b>		1,60,000	19,20,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		2,40,000	28,80,000
<b>Less. Fixed Expense</b>			
Rent		12,000	1,44,000
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Salary (Staff)		3,000	36,000
Transportation		1,000	12,000
Entertainment			
Food		1,80,000	21,60,000
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>2,02,000</b>	<b>24,24,000</b>
<b>Net Profit (E) [C-D]</b>		<b>38,000</b>	<b>4,56,000</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Hen	2000	41	82,000	-	-	-	82,000
Food	-	-	-	-	-	50,000	50,000
<b>Total</b>	<b>2000</b>		<b>82,000</b>			<b>50,000</b>	<b>1,32,000</b>

## Source of Finance



- Entrepreneur's Contribution 82,000
- Investor's Investment 50,000
- Total 132,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
<b>Hen Item</b>		4,50,000	54,00,000	56,70,000	59,53,500
<b>Total Sales (A)</b>		4,50,000	54,00,000	56,70,000	59,53,500
<b>Less. Variable Expense</b>					
<b>Hen Item</b>		1,80,000	21,60,000	22,68,000	23,81,400
<b>Total variable Expense (B)</b>		1,80,000	21,60,000	22,68,000	23,81,400
<b>Contribution Margin (CM) [C=(A-B)]</b>		2,70,000	32,40,000	34,02,000	35,72,100
<b>Less. Fixed Expense</b>					
Rent		12,000	1,44,000	1,44,000	1,44,000
Electricity Bill		600	7,200	7,500	8,000
Mobile Bill		600	7,200	7,500	8,000
Salary (self)		5,000	60,000	60,000	60,000
Transportatio		1,500	18,000	19,000	20,000
Entertainment					
Salary (staff)		3,000	36,000	38,000	40,000
Food		1,85,000	22,20,000	22,22,000	22,25,000
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>2,07,800</b>	<b>24,93,600</b>	<b>24,99,200</b>	<b>25,06,200</b>
<b>Net Profit (E) [C-D]</b>		<b>62,200</b>	<b>7,46,400</b>	<b>9,02,800</b>	<b>10,56,900</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	7,46,400	9,02,800	10,56,900
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		7,26,000	16,09,200
	<b>Total Cash Inflow</b>	<b>7,96,400</b>	<b>16,29,200</b>	<b>26,66,100</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>20,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>7,26,000</b>	<b>16,09,200</b>	<b>26,46,100</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 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







# FAMILY PICTURE

