

## Proposed NU Business Name: **M/S AINAL LIAR FRAM**



Project identification and prepared by: Mr. Kabir  
Raksam, Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

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

Name	:	<b>MD. AINAL ALI PRANG.</b>
Age	:	10/03/1999(18Years)
Education, till to date	:	Class ten
Marital status	:	Married
Children	:	No
No. of siblings:	:	1 Brother 1 sister
Address	:	Vill: Ramrama,P.O: Ramrama,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>MST. AINA BIBI</b>
(iii) Father's name	:	<b>MD.ALAUDDIN PRANG</b>
(iv) GB member's info	:	Branch:Shreepur,Centre #118(Female), Member ID: 11129/2, Group No:02 Member since:2004 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 19560
(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	:	Paner khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01768578576
Father's Contact No.	:	01792882155
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. AINA BIBI** joined Grameen Bank since 09 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

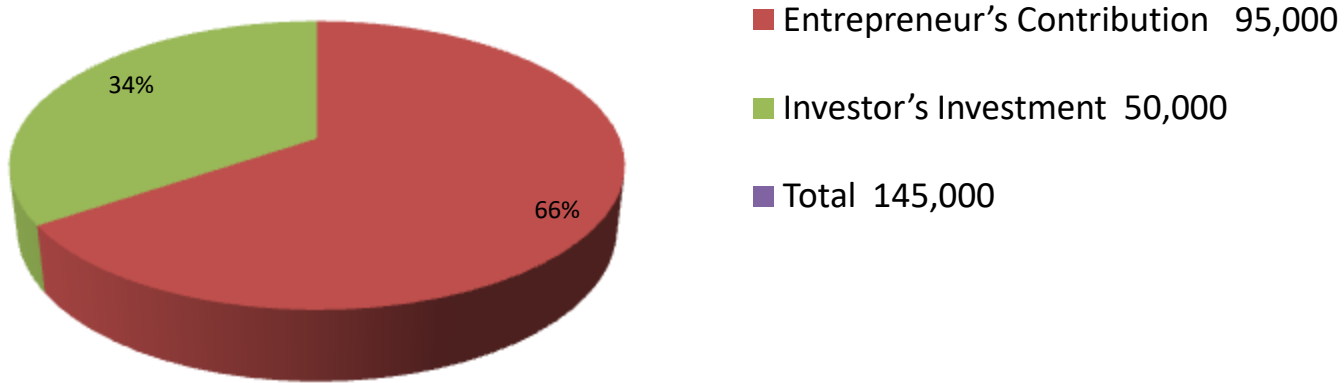
Business Name	:	<b>M/S AINAL LIAR FRAM</b>
Location	:	Ramrama, Tahirpur,Rajshahi
Total Investment in BDT	:	BDT 1050000
Financing	:	Self BDT 1000000-(from existing business) 95% Required Investment BDT 50,000/-(as equity) 5%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	40ft x 10ft= 400 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; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
sales	18,000	540,000	6480000
<b>Total Sales (A)</b>	18,000	540,000	6480000
<b>Less. Variable Expense</b>		0	
Sales product	13,500	405,000	4860000
<b>Total variable Expense (B)</b>	13,500	405,000	4860000
<b>Contribution Margin (CM) [C=(A-B)]</b>	4,500	135,000	1620000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill		1500	18,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
medicin		800	9,600
Salary (staff)		10000	120,000
food		40000	480,000
<b>Total fixed Cost (D)</b>		<b>58,000</b>	<b>696,000</b>
<b>Net Profit (E) [C-D]</b>		<b>77,000</b>	<b>924,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
liar murgi	4000	250	#####			20000	20,000
						30000	30,000
						0	0
<b>Total</b>	<b>4000</b>	<b>250</b>	<b>1000000</b>		<b>0</b>	<b>50000</b>	<b>50000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
liar murgi	18000	540000	6480000	6804000	7144200
<b>Total Sales (A)</b>	18000	540000	6480000	6804000	7144200
<b>Less. Variable Expense</b>		0	0	0	0
oil,rice,wheat,khoil etc.	13500	405000	4860000	5103000	5358150
<b>Total variable Expense (B)</b>	13500	405000	4860000	5103000	5358150
<b>Contribution Margin (CM) [C=(A-B)]</b>	4500	135000	1620000	1701000	1786050
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		1500	18000	19000	20000
Mobile Bill		200	2400	2800	3000
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
food		40000	480000	482000	485000
Salary (staff)		10000	120000	120000	120000
medicin		800	9600	10000	10000
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		58000	696100	700900	706100
<b>Net Profit (E) [C-D]</b>		77000	923900	1000100	1079950
<b>Investment Payback</b>			20000	20000	20000



# 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>(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	923900	1000100	1079950
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		903900	1884000
	<b>Total Cash Inflow</b>	<b>973900</b>	<b>1904000</b>	2963950
<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>70,000</b>	<b>20000</b>	20000
<b>3</b>	<b>Net Cash Surplus</b>	<b>903900</b>	<b>1884000</b>	<b>2943950</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Ramrama,  
Tahirpur,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







# FAMILY PICTURE

