

Proposed NU Business Name: **AL AMIN GORU FARM**



Project identification and prepared by: Rokon Uddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AL AMIN
Age	:	10-01-1997(21 Years)
Education, till to date	:	Hounrs 3 rd Year Running
Marital status	:	Married
Children	:	Null
No. of siblings:	:	02 Brother, 02 Sister
Address	:	Vill: Shakoa P,O: Keshorhat , P.S:Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. MOMTAZ BEGUM
(iii) Father's name	:	MD. ALI HOSSEN
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 108 (Female), Member ID, 2123/1 Group No: 02 Member since: Befor 2005-2011 Present 19-10-2017 (7Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 23,400/
(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	:	5 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.	:	01762-925507
Mother's Contact No.	:	01706-301718
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOMTAZ BEGUM joined Grameen Bank since 7 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	:	AL AMIN GORU FARM
Location	:	Shakoa, Keshorhat , Mohanpur,Rajshahi
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 Scft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Cow item.▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is No Rent▪Collects goods from Cidirhat, Rajshahi.▪Agreed grace period is 3 months.

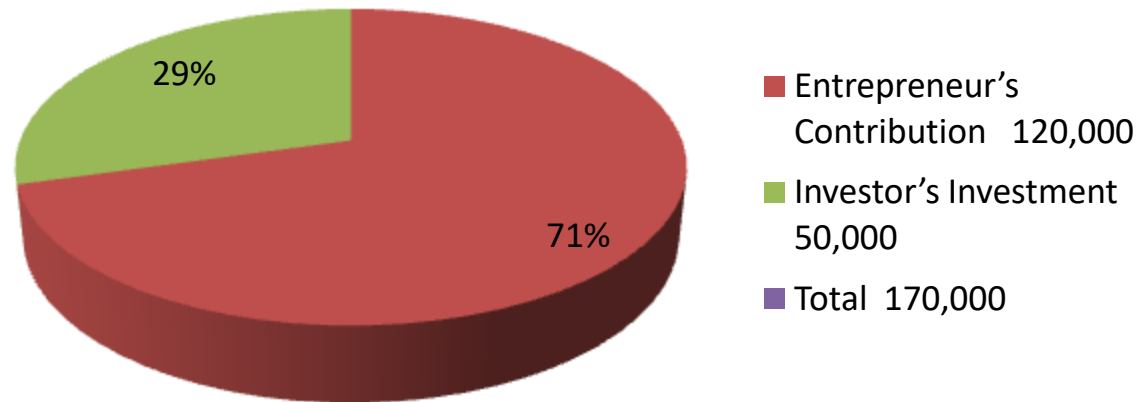
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Servicing=500 and sales=2000	0	30,000	360000
Total Sales (A)	0	30,000	360000
Less. Variable Expense			
Botic,three pcs.etc.	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	0	30,000	360000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		700	8,400
Food		9,000	108,000
Medicine		1000	12,000
Bank service Charge			0
Total fixed Cost (D)		16,000	192,000
Net Profit (E) [C-D]		14,000	168,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ox goru	2	50000	1,00,000	1	50000	50,000	1,50,000
Gavi Goru	1	20000	20,000	-	-	-	20,000
Total	3		1,20,000	1		50,000	120,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Goru Item	0	40000	480000	504000	529200
Total Sales (A)	0	40000	480000	504000	529200
Less. Variable Expense		0	0	0	0
Goru Item	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	0	40000	480000	504000	529200
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Mobile Bill		500	6000	6500	7000
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	13000	15000
Food		12000	144000	147000	150000
Medicine		1500	18000	18000	20000
Security Gard			0	0	0
Bank service Charge			0	0	0
Total Fixed Cost		20000	234000	244500	252000
Net Profit (E) [C-D]		20000	246000	259500	277200
Investment Payback			20000	20000	20000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	246000	259500	277200
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,26,000	4,65,500
	Total Cash Inflow	2,96,000	4,85,500	7,42,700
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	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	2,26,000	4,65,500	7,22,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

কেশরহাট পৌরসভা

মোহনপুর, রাজশাহী।

ব্যবসা, বাণিজ্য ও পেশা লাইসেন্স পত্র

ক্রমিক নং- 604

তারিখ: ৩০/০৬/২২

লাইসেন্স নং- ৪৫৮

অর্থ বছর:

আদর্শ কর তফসিল-২০১৪ অনুযায়ী ব্যবসা বাণিজ্য ও পেশা লাইসেন্স পত্র

পর্যন্ত কার্যকারী

কেশরহাট অন্তর্গত ওয়ার্ড নং ০৮ হোল্ডিং নং / খতিয়ান নং / দাগ নং /

বর্ণিত স্থান সিং গার্ল স্কুল ব্যবসার ধরণ সরু চোটে ওলা রাস এর

জন্ম/মেসার্স আমল আমিন সরু চোটে

পিতা/মাতা/স্বামী মুন্সিং আমল আমিন হোগলা গ্রাম/মহল্লা আমল

ডাকঘর সিং গার্ল স্কুল উপজেলা সিংহন হুগ জেলা বালুকা

পত্র প্রদান করা হল।

ফি বাবদ নিম্নলিখিত টাকা জমা করা হল:

লাইসেন্স ফি	টাকা= ২০০/-	ডিমান্ড নোটিশ ফি	টাকা=
বকেয়া	টাকা=	ওয়ারেন্ট ফি	টাকা=
সার চার্জ	টাকা=	নোটিশ জারী খরচ	টাকা=
জরিমানা	টাকা=		টাকা=

মোট টাকা (অংকে) = ২০০/-

মোট টাকা (কথায়) দুইশত টাকা মাত্র

এই লাইসেন্স পৌর এলাকার ২০০৬/২২ সনের ৩০ জুন পর্যন্ত বলবৎ থাকবে।

৩০/০৬/২২







FAMILY PICTURE

