Shohel Gobadi Poshur Farm



Project by: Mini Begum Identified by- Ripan Mondal Verified By: Md. Abdul hye

Vanga Unit, Faridpur Region -5



GRAMEEN TRUST

| Permanent Address | : | Vill: Soroi Bari, Post: Tujarpur, P.S: Bhanga, District: Faridpur |
|---|---|--|
| Age | : | 34 Years |
| Marital status | : | Married |
| Children | : | 1 Daughter And 3 Son |
| No. of siblings: | : | 2 Brothers And 3 Sister |
| Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other Ioan like GCCN, GKF | | Mother Yes Father Golapi Begum Sheikh Badsha Branch: Balia Chara, Centre: 45/m Group no: 07 Loanee no.: 3495, Member since: 2001, First Ioan: 5,000, Existing Ioan: 00, Outstanding: 00 N/A N/A N/A N/A |
| Education | : | Five |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| Present Occupation | : | Shohel Gobadi Poshu Farm |
|--|---|--------------------------|
| Initial Investment | : | 60,000 |
| Trade License/ Drug License | | 70/16-17 |
| Business Experience And Training Info | : | 15 years |
| Other Own/Family Sources of Income | : | All Brother Are Farmer |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | | 01704474111 |
| NU Project Source/Reference | : | Bhanga Unit, Faridpur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother had been a member of Grameen Bank since 2001 (13 years). At first she took a loan of Tk. 5,000 from GB. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| Business Name | : | Shohel Gobadi Poshu Farm |
|--|--------------|---|
| Address/ Location | : | Soroi Bari,Tujarpur, Bhanga, Faridpur |
| Total Investment in BDT | : | 2,05,000 |
| Financing | : | Self BDT 1,45,000 (from existing business) 71% Required Investment BDT 60,000/-(as equity) 29% |
| Present salary/drawings from business (estimates) | : | 8,000/- |
| Proposed Salary | : | 8,000/- |
| Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period | : 25% 25% | |
| (iii) Agreed grace period | | 2 months |

| PRESENT & PROPOSED INVESTMENT BREAKDOWN | | | | | |
|---|----------------------------|----------------|----------------|--|--|
| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) | | |
| Investments in different categories: | (1) | (2) | (1+2) | | |
| Present Stock Items Ox-1 (60,000) Cow-1(75,000) Ox Food(Kor+Kuta) | 60,000 75,000 10,000 | | 1,45,000 | | |
| Proposed items: | | 60,000 | 60,000 | | |
| Total Capital | 1,45,000 | 60,000 | 2,05,000 | | |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items

| Product name | Amount |
|---------------------|----------|
| <u>Ox-1</u> | 60,000 |
| Cow-1 | 75,000 |
| Ox Food(Kor+Kuta) | 10,000 |
| Total Present Stock | 1,45,000 |

| Proposed items | | | | |
|----------------------|--------|--|--|--|
| Product Name | Amount | | | |
| Ox-2 | 60,000 | | | |
| Total Proposed Stock | 60,000 | | | |

INFO ON EXISTING BUSINESS OPERATIONS

| Deuticulous | Existing Business (BDT) | | | |
|------------------------------|-------------------------|----------|--|--|
| Particulars | Half Yearly | Yearly | | |
| Sales (A) | 2,30,000 | 4,60,000 | | |
| Less: Operating Costs | | | | |
| Electricity bill | 00 | 00 | | |
| Mobile bill | 2,400 | 4,800 | | |
| Present salary | 48,000 | 96,000 | | |
| Others Cost | 1,700 | 3,400 | | |
| Ox Food | 10,000 | 20,000 | | |
| Medicine | 10,000 | 20,000 | | |
| Non Cash Item: | | | | |
| Total Operating Cost (D) | 72,100 | 1,44,200 | | |
| Net Profit (C-D): | 1,57,900 | 3,15,800 | | |

FINANCIAL PROJECTION OF NU BUSINESS PLAN

| | Year 1 | (BDT) | Year 2 (BDT) | | Year 3 (BDT) | |
|--------------------------|-------------|----------|--------------|----------|--------------|----------|
| Particulars | Half Yearly | Yearly | Half Yearly | Yearly | Half Yearly | Yearly |
| Sales (A) | 2,30,000 | 4,60,000 | 2,40,000 | 4,80,000 | 2,50,000 | 5,00,000 |
| Less: Operating Costs | | | | | | |
| Electricity bill | 00 | 00 | 00 | 00 | 00 | 00 |
| Mobile bill | 2,400 | 4,800 | 2,400 | 4,800 | 2,400 | 4,800 |
| Present salary | 48,000 | 96,000 | 48,000 | 96,000 | 48,000 | 96,000 |
| Others Cost | 1,000 | 2,000 | 1,000 | 2,000 | 1,000 | 2,000 |
| Ox Food | 10,000 | 20,000 | 10,000 | 20,000 | 10,000 | 20,000 |
| Medicine | 10,000 | 20,000 | 10,000 | 20,000 | 10,000 | 20,000 |
| Total Operating Cost (D) | 71,400 | 1,42,800 | 71,400 | 1,42,800 | 71,400 | 1,42,800 |
| Net Profit (C-D) = (E) | 1,58,600 | 3,17,200 | 1,68,600 | 3,37,200 | 1,78,600 | 3,57,200 |
| GT payback | 24,000 | | 24, | .000 | 24, | 000 |
| Retained Income: | 2,93,200 | | 3,13 | 3,200 | 3,33 | ,200 |

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

| SI . No. # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|------------|---------------------------------|--------------|--------------|--------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 60,000 | | |
| 1.2 | Net Profit | 3,17,200 | 3,37,200 | 3,57,200 |
| 1.3 | Depreciation (Non cash item) | 00 | | |
| 1.4 | Opening Balance of Cash Surplus | 00 | 2,93,200 | 6,06,400 |
| | Total Cash Inflow | 3,77,200 | 6,30,400 | 9,63,600 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | | |
| 2.2 | Investment Pay Back | 24,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 84,000 | 24,000 | 24,000 |
| 3.0 | Net Cash Surplus | 2,93,200 | 6,06,400 | 9,39,600 |

SWOT Analysis

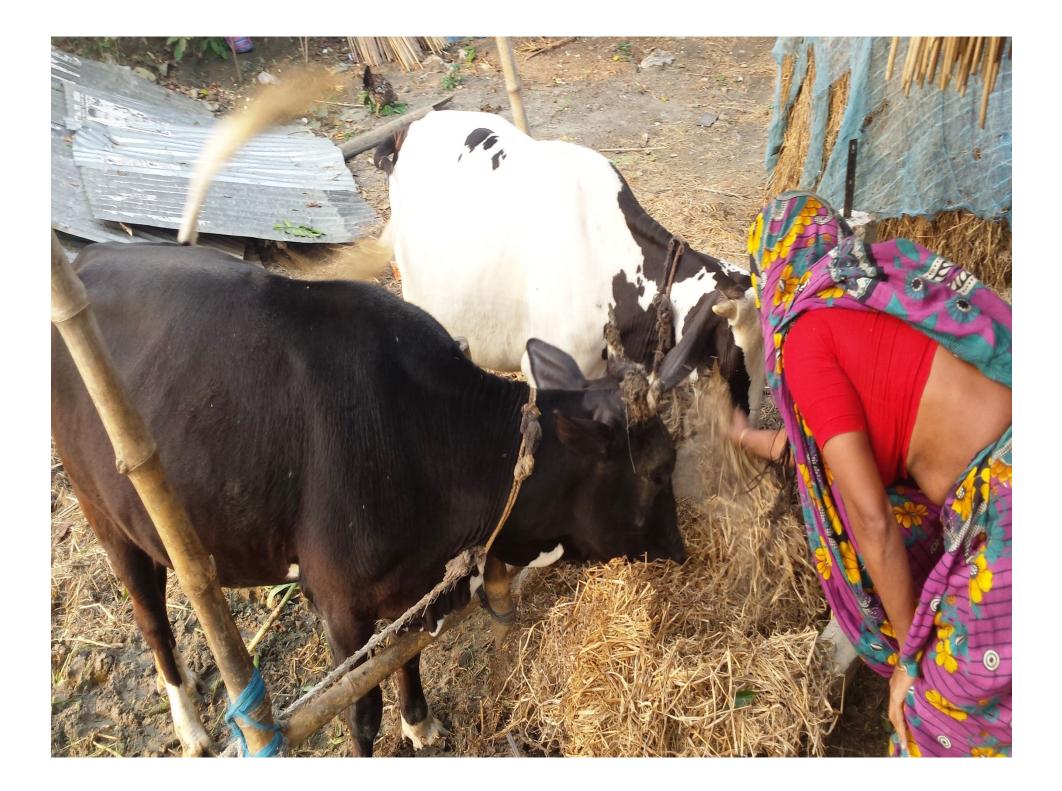
| Screense Skill and 15 Years experience Quality service and product Seven days open in a week 16 hours shop open | WEAKNESS • Lack of investment |
|---|--------------------------------------|
| OPPORTUNITIY More customers within the area. Increasing demand. | THREATS Political Unrest Theft |





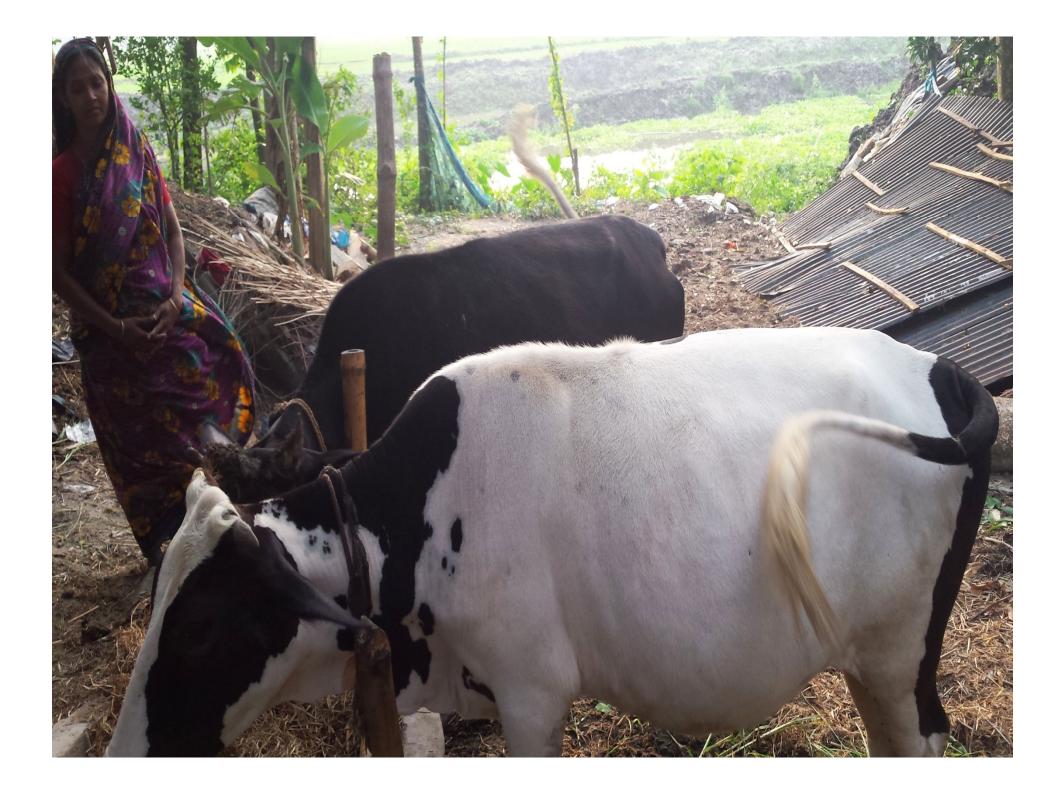












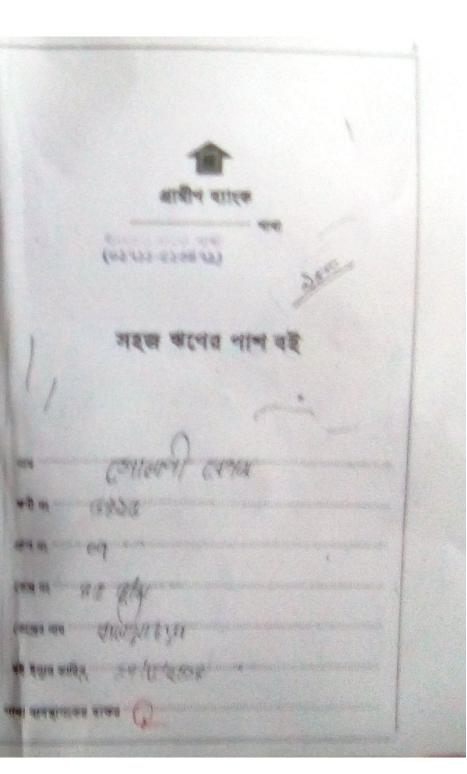
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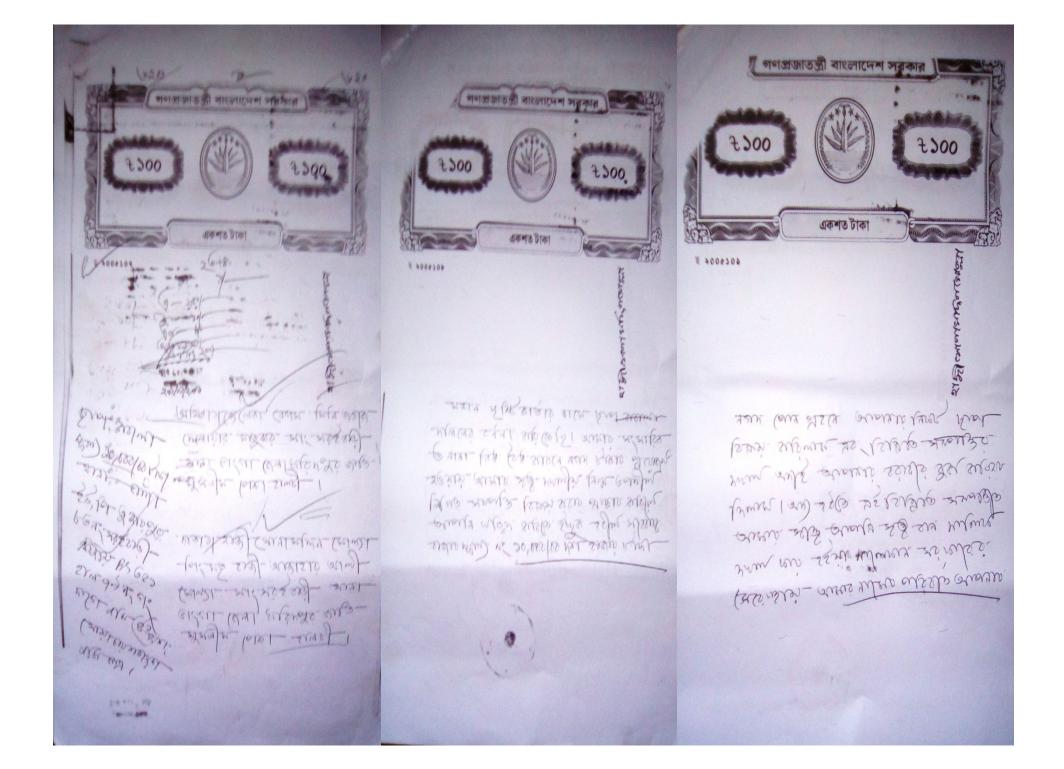
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Presented at Internal Design Lab On June 2016 at GT



For more information

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