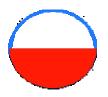
Shohel Gobadi Poshur Farm



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

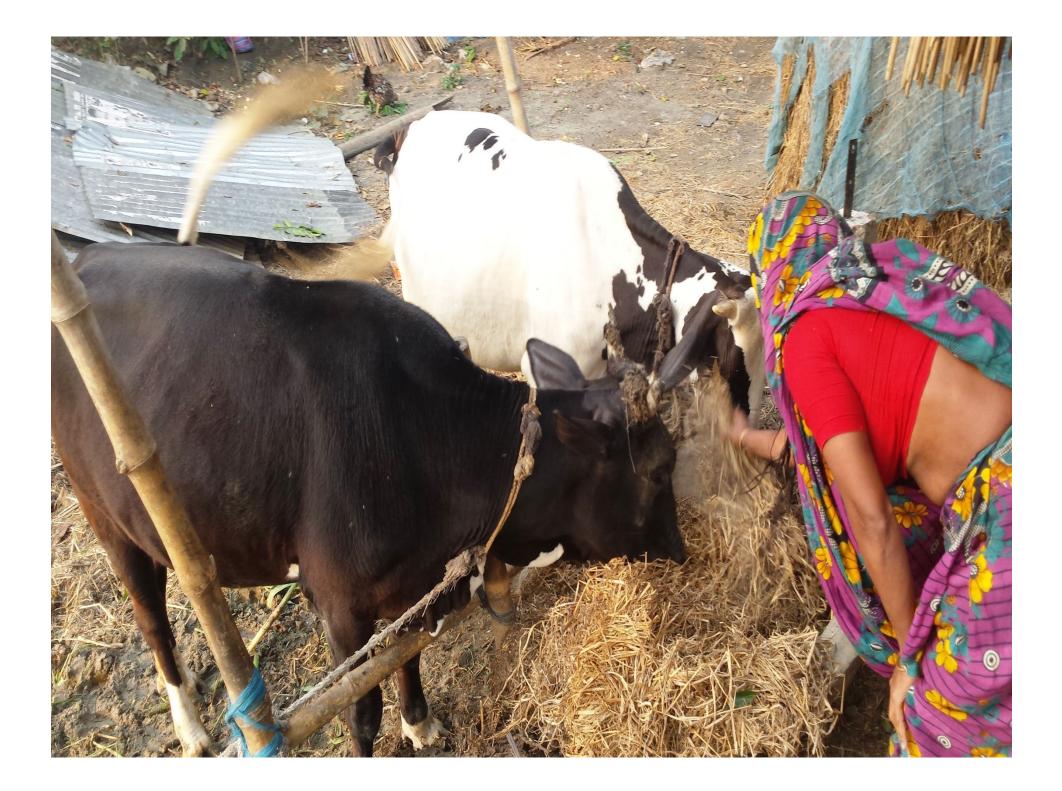
 Screense Skill and 15 Years experience Quality service and product Seven days open in a week 16 hours shop open 	WEAKNESS • Lack of investment
OPPORTUNITIY More customers within the area. Increasing demand. 	THREATS Political Unrest Theft





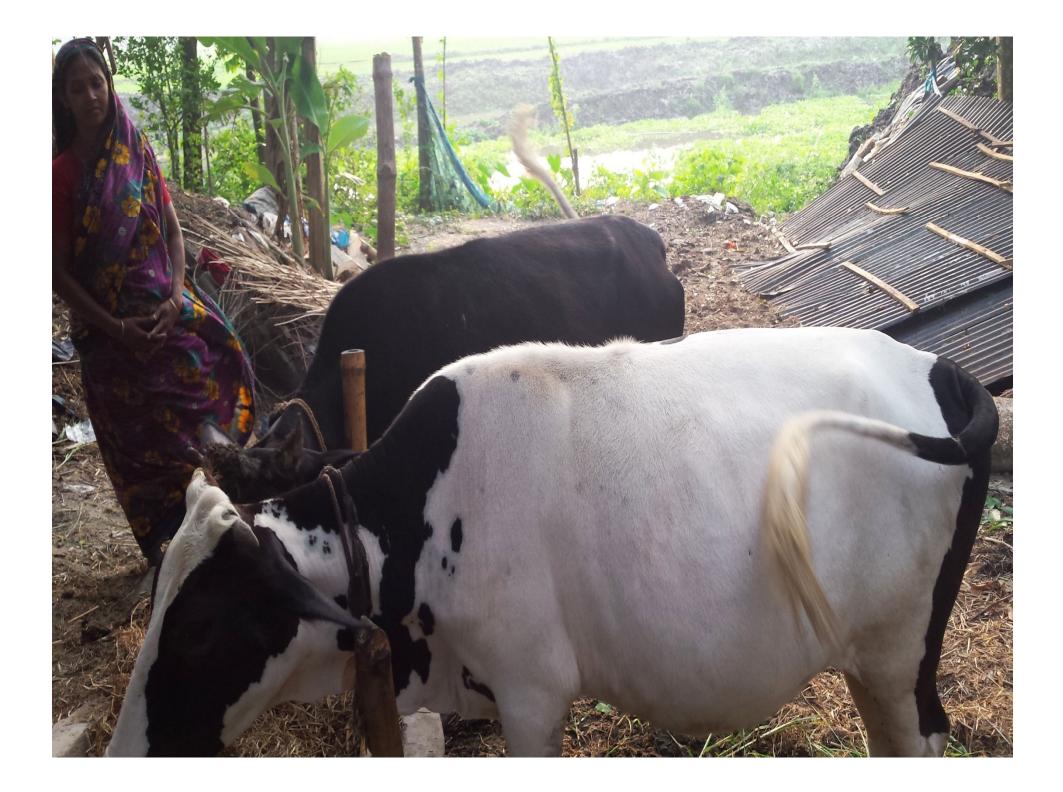












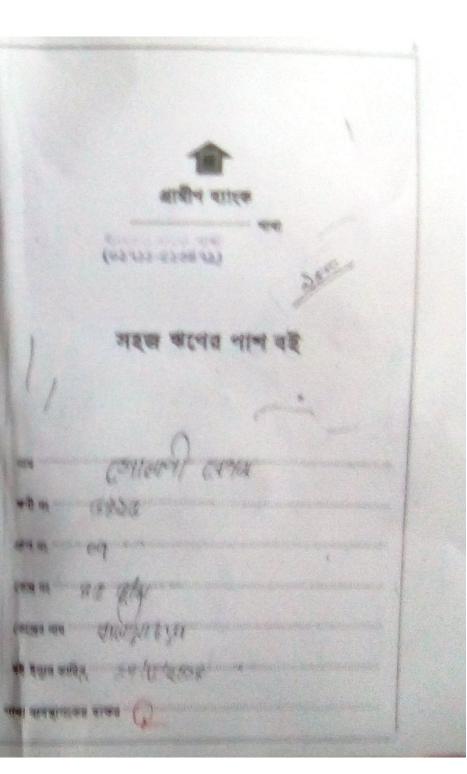
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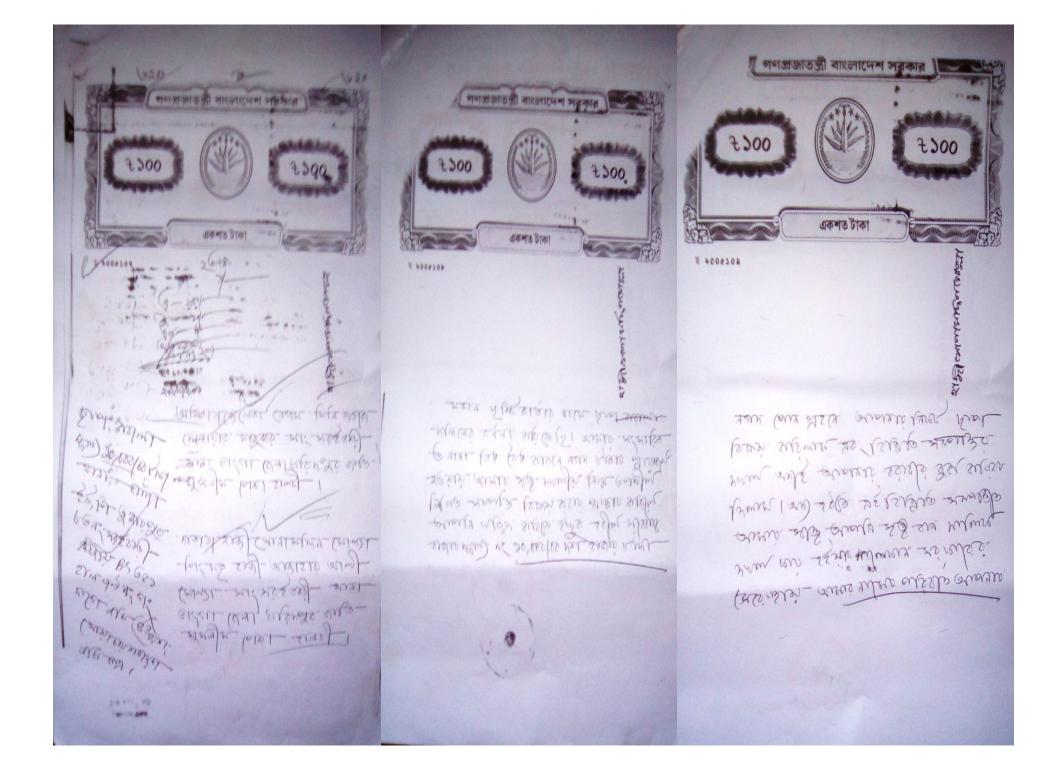
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Presented at Internal Design Lab On June 2016 at GT



For more information

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