

Proposed NU Business Name: **MITHAN GORU MOHIS KHAMAR**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:MITHAN
Age	:	05/10/1989(27Years)
Education, till to date	:	Class:vIII
Marital status	:	Unmarried
Children	:	non
No. of siblings:	:	2Brothers1 Sister
Address	:	Vill: kharijagati P.O: Rajabari P.S Godagari, 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	:	MST:MUKTA
(iii) Father's name	:	MD:ZAMENUR
(iv) GB member's info	:	Branch: Dawpara, Godagari Centre #49(Female), Member ID: 4596/1, Group No: 02 Member since 30/06/10 to running First loan: BDT 5000/=
Further Information:		Existing Loan: BDT 20,000/= Outstanding loan:15600./=
(v) Who pays GB loan installment	:	Fathar
(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	:	10 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.	:	0
Mother's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:MUKTA :joined Grameen Bank since 09 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

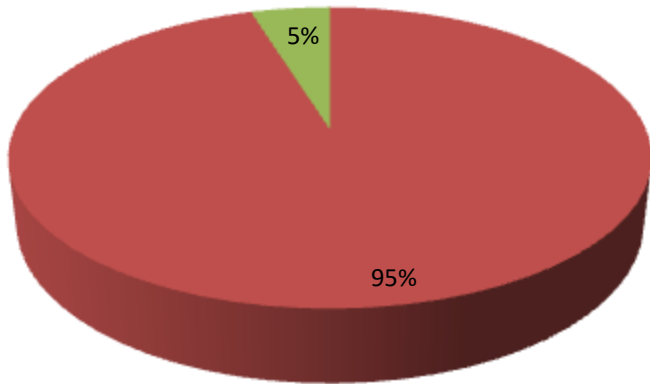
Business Name	:	MITHAN GORU MOHIS KHAMAR
Location	:	Mollapara,kharijagati, rajabari
Total Investment in BDT	:	BDT 1050000/=
Financing	:	Self BDT 1000000/- (from existing business) 73% Required Investment BDT 50,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 5000/-
Size of house	:	40ft x 40ft= 150 square ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪ He has five cow & eleven buffalo in his farm.▪ After getting equity fund cow food will be purchased.▪ Daily milk production is 10 liters and milk price is BDT 50.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is own.▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	500	15,000	180000
Total Sales (A)	500	15,000	180000
Less. Variable Expense		0	
Milk sales	100	3,000	36000
Total variable Expense (B)	100	3,000	36000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144000
Less. Fixed Expense			
Rent			0
Electricity Bill			0
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment			0
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
COW AND BUFFALO	16		10,00,000	0	0	0	100,000
COW AND BUFFALO FEED						50000	50000
TOTAL			10,00,000			50000	1050000

Source of Finance



- Entrepreneur's Contribution 1,000,000
- Investor's Investment 50,000
- Total 1,050,000

Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Milk sales	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less. Variable Expense		0	0	0	0
Milk sales	120	3600	43200	45360	47628
Total variable Expense (B)	120	3600	43200	45360	47628
Contribution Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6000	6000
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		5800	69700	69700	69700
Net Profit (E) [C-D]		8600	103100	111740	120812
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	103100	111740	120812
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		83100	174840
	Total Cash Inflow	153,100	194840	295652
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	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	83,100	174840	275652

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;Noudapara.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

