

Proposed NU Business Name: **MA GAVI PALON**



Project identification and prepared by: Monoj kumar sarkar, BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST.ASMA KHATUN
Age	:	26-12-1984(33 Years)
Education, till to date	:	Class-VIII
Marital status	:	Married
Children	:	01 Daughter & 01 Son
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill.Khanpur, P.O: Pansipara, P.S: Bagha, 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. JOMELA BEGUM
(iii) Husbands name	:	MD. MUNSUR MONDOL
(iv) GB member's info	:	Branch:Durduria Lalpur , Centre # 37/m (Female), Member ID:4103/1, Group No: 02 Member since: 02-11-2009 (08Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 26,000, Outstanding loan: 8,840
(v) Who pays GB loan installment	:	Fathers
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Driver
Other Own/Family Sources of Liabilities	:	Jobs
Entrepreneur Contact No.	:	01724-161251
Family Contact No.	:	01796-871810
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JOMELA BEGUM joined Grameen Bank since 08 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

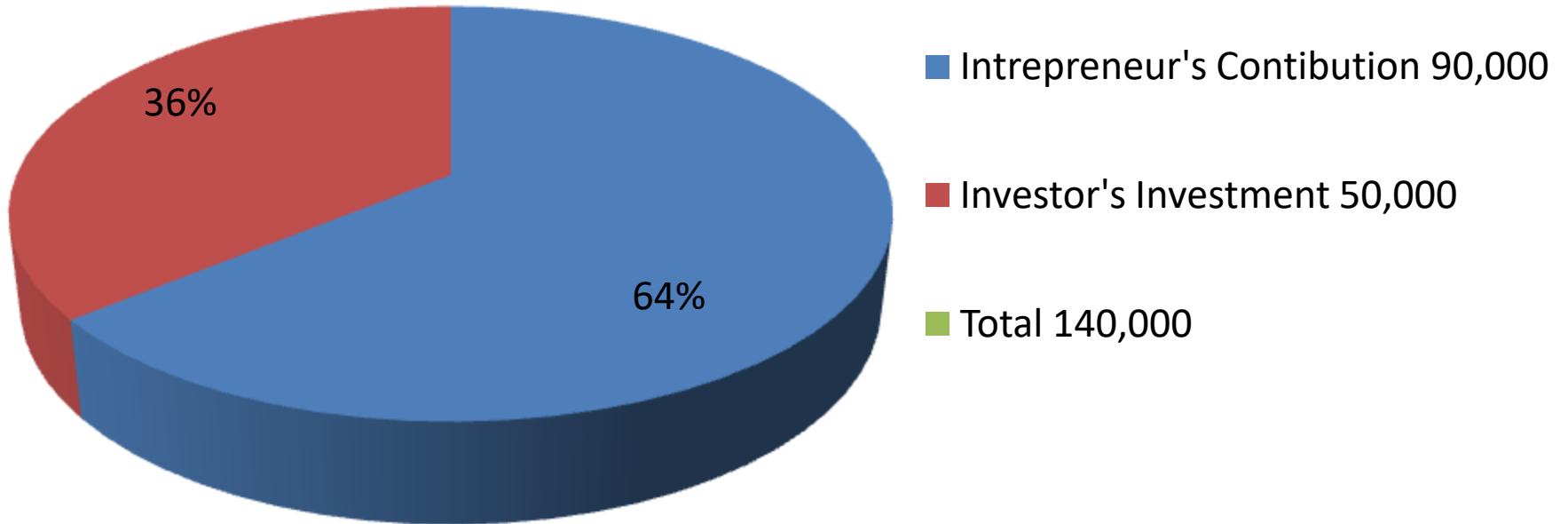
Business Name	:	MA GAVI PALON
Location	:	Khanpur,Bagha,Rajshahi .
Total Investment in BDT	:	BDT-140,000/-
Financing	:	Self BDT 90,000/-(from existing business)64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk Sale.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.

Revenue (sales)			
Milk Sale (10X50)=500	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Milk Sale	500	15,000	180,000
Total variable Expense (B)	500	15,000	180,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Food		4,000	48,000
Electricity bill		200	2,400
Transportation		500	6,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (3x30,000)	90,000	40,000	130,000
Food	0	10,000	10,000
Total	90,000	50,000	140,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Milk Sale (12X50)=600	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Milk Sale	600	18,000	216,000	226,800	238,140
Total variable Expense (B)	600	18,000	216,000	226,800	238,140
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Food		4,000	48,000	49,000	50,000
Electricity bill		200	2,400	2,500	2,600
Transportation		500	6,000	6,500	7,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		100	1,200	1,300	1,400
Mobile bill		200	2,400	2,500	2,600
Total Fixed Cost		9,000	108,000	109,800	111,600
Net Profit (F) [C-D]		9,000	108,000	117,000	126,540

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	108,000	117,000	126,540
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		88,000	185,000
	Total Cash Inflow	158,000	205,000	311,540
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	88,000	185,000	291,540

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest









