

Proposed NU Business Name: **MA GOBADI GORU FARM**



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Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAKIR
Age	:	01-02-1994(24 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brothers
Address	:	Vill: Chatulbait ;P.O: Kharotiyapara, P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. BEGUM
(iii) Father's name	:	LET. JALAL
(iv) GB member's info	:	Branch: Kharotiyapara , Centre # 76(Female), Member ID: 6665, Group No: 03 Member since:01-01-2004(13Years) First loan: BDT 5,000/- Existing loan: BDT 45,000/- Outstanding loan: BDT -
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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 & Skill	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-031850
Mother's Contact No.	:	01768-070218
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. BEGUM joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MA GOBADI GORU FARM
Location	:	Vill: Chatulbait ;P.O: Kharotiyapara, P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 220,000
Financing	:	Self BDT 1,40,000 (from existing business) 78% Required Investment BDT 80,000(as equity) 22%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	20 ft x 15 ft= 300 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; Cow, Calf, Ox, Milk.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The shop is won.▪Collects goods from Couitola in Tangail.▪Agreed grace period is 3 months.

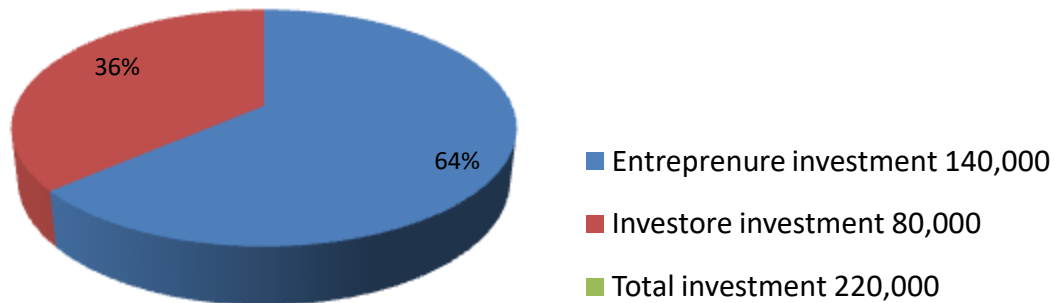
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Milk	1,260	37,800	453,600
Total variable Expense (B)	1,260	37,800	453,600
Contribution Margin (CM) [C=(A-B)]	540	16,200	194,400
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		10,400	124,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	2	70000	140000	Cow	1	80000	80,000	220,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			0			0	0	0
Total			140000			80000	80,000	220,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
G-Max, Sectarinsex, Azin, Others etc	2500	75000	900000	945000	992250
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
G-Max, Sectarinsex, Azin, Others etc	1750	52500	630000	661500	694575
Total Variable Expense	1750	52500	630000	661500	694575
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	43200	518400
Transportaion		0	0	0	0
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		5800	69600	103200	578400
Net Profit (E)= [C-D]		16700	200400	210420	220941
Investment Pay Back			32,000	32,000	32,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	200,400	210420	220941
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		168400	346820
	Total Cash Inflow	280,400	378,820	567,761
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	168,400	346,820	535,761

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 05 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

Pictures









