

Proposed NU Business Name: ADIL COW MOTATAJA KORAN FARM



Project identification and prepared by: Md. Belal Hossain
Chagal naiya, feni

Project verified by: Md. Abadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAZAOUL KARIM
Age	:	15 /01 / 1984 (34Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	0 2 Sons 0 1Daughter
No. of siblings:	:	01 Brother 01 Sisters
Address	:	Vill: Matia goda P.O: Chadgazi P.S: Chagalnaiya , Dist: Feni.

Parent's and GB related Info		<input checked="" type="checkbox"/>	<input type="checkbox"/>
(i) Who is GB member	:	Mother	Father
(ii) Mother's name	:	LATE; ALEYA BEGUM	
(iii) Father's name	:	LATE; RUHUL AMIN	
(iv) GB member's info	:	Branch: Mohamaya, Centre # 05 /(Female), Member ID:2543/1, Group No: 04 Member since: 02-02-1995 (14YEARS) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 00/-	
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 And Training Info	:	10 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01830-155678
Mother's Contact No.	:	01825-986051
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

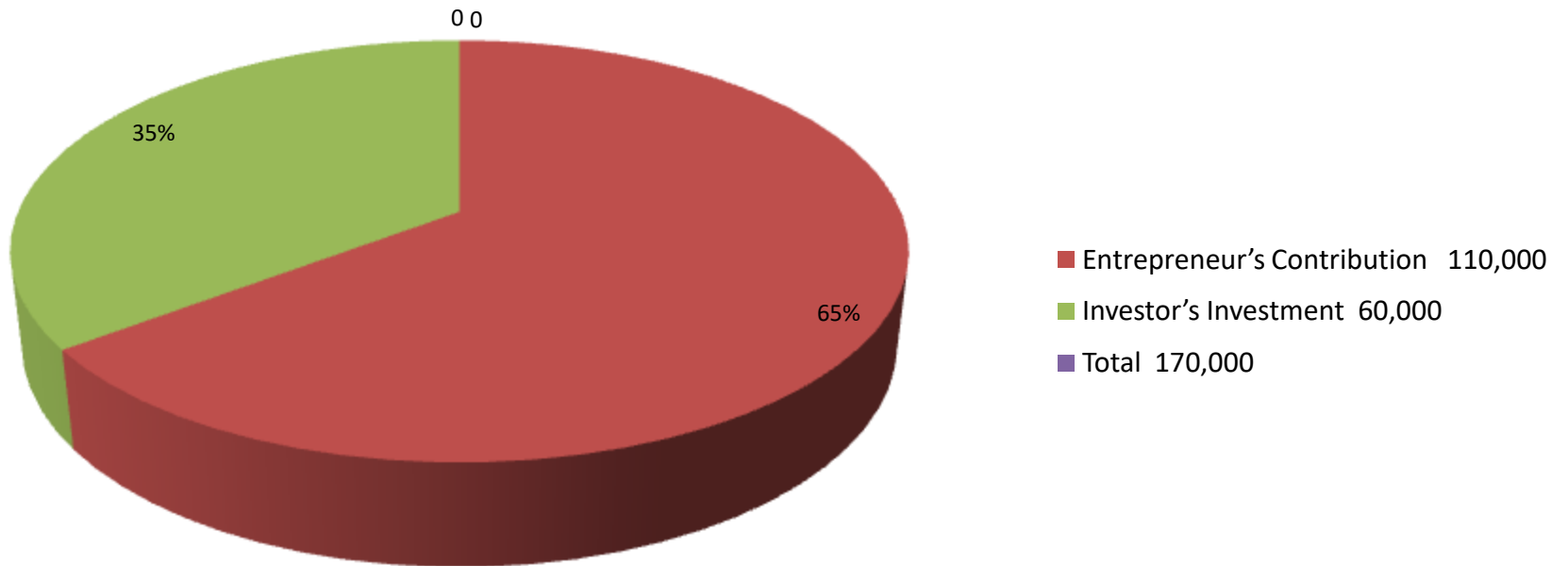
LATE; ALEYA BEGUM joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ADIL COW MOTA TAJA KORAN
Location	:	Matiagoda,Chagalniya, Feni.
Total Investment In BDT	:	Bdt 1,70,000/-
Financing	:	Self BDT 1,10,000/- (From Existing Business) 65% Required Investment Bdt,60,000(as Equity) 35%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 20 ft. = 400 Square Ft
Security Of The Shop	:	0,00/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Bull,cow .▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing no Employee.▪He Is Doing His Business In own Place.▪Collects Goods From Feni/comilla.▪Agreed Grace Period Is 3 Months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Bull,cow	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Bull,cow	1440	43200	518400
Total Variable Expense	1440	43200	518400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Bull cow	2	40,000	80,000	2	30,000	60,000	140,000
Cow	1	30,000	30,000			0	30,000
others	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	3	70000	110,000	2	30,000	60,000	170,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Bull,cow	2300	69000	828000	869400	912870
	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Bull,cow	1840	55200	662400	695520	730296
Total Variable Expense	1840	55200	662400	695520	730296
Contributon Margin (CM) [C=(A-B)]	460	13800	165600	173880	182574
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6200	74400	74980	75569
Net Profit (E)= [C-D]		7600	91200	95760	100548
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	91,200	95760	100548
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67200	138960
	Total Cash Inflow	151,200	162,960	239,508
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	67,200	138,960	215,508

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop, Matiagoda, Chagalniya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









