

Proposed NU Business Name: MESARS MUSLIM POSUPALON

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Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MUSLIM HOSSEN
Age	:	01-05-1987(30 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	None
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Gatesori ;P.O: Bahirtul 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	:	GOLAPI
(iii) Father's name	:	HAFIJ UDDIN
(iv) GB member's info	:	Branch: Bahirtul, Centre # 12 (Female), Member ID: 1553, Group No: 03 Member since:01-01-1989(29 Years) First loan: BDT 3,000/- Existing loan: BDT 25,000/- Outstanding loan: BDT 15650/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(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. Yes, He has 05 years training
Other Own/Family Sources of Income	:	Yes, He is a hen shop.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779-374141
Mother's Contact No.	:	01789-433435
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOLAPI joined Grameen Bank since 29 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MESARS MUSLIM POSUPALON
Location	:	Vill: Gatesori ;P.O: Bahirtul P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,20,000(from existing business) 60% Required Investment BDT 80,000(as equity) 40%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	12 ft x 6 ft= 72 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, Cow, Ox, Calf.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from in Tangail.▪Agreed grace period is 3 months.

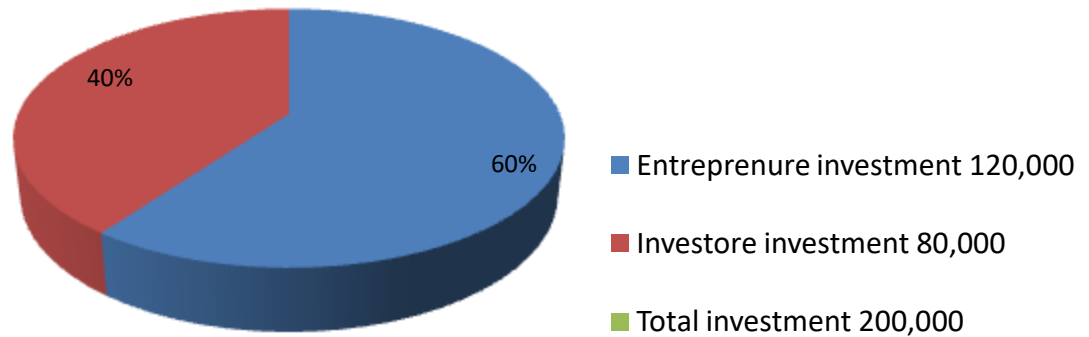
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk, Cow, Ox, Calf	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Milk, Cow, Ox, Calf	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		800	9,600
Transportation		2,500	30,000
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)		8,800	105,600
Net Profit (E) [C-D]		9,200	110,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	40000	40000	Cow	1	80000	80,000	120,000
Ox	1	60000	60000		0	0	0	60,000
Calf	1	20000	20000		0	0	0	20,000
			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
Security			0			0	0	0
Total			120000			80000	80,000	200,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk, Cow, Ox, Calf	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Milk, Cow, Ox, Calf	2,100	63,000	756,000	793,800	833,490
Total variable Expense (B)	2,100	63,000	756,000	793,800	833,490
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		800	9,600	10,080	10,584
Transportation		2,500	30,000	31,500	33,075
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		500	6,000	6,300	6,615
Non Cash Item		0			
Depreciation		0	0	0	0
Total Fixed Cost		8,800	105,600	107,880	110,274
Net Profit (E) [C-D)		18,200	218,400	232,320	246,936
Investment Payback			32,000	32,000	32,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	218,400	232,320	246,936
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		186,400	386,720
	Total Cash Inflow	298,400	418,720	633,656
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	186,400	386,720	601,656

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





