

**Proposed NU Business Name: MESEARS RASMI GOBADI POSUR KHAMER**

Project identification and prepared by: Md. Mokaddes Ali.

Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



**Grameen Shakti  
Samajik Byabosha Ltd.**

## *Brief Bio of The Proposed Nabin Udyokta*

Name	:	<b>MST. KABITA AKTER</b>
Age	:	20-04-1990(27 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: Chatoulbaeat; P.O: Karotiya, P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother in low <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother in low 's name	:	<b>NAZMA</b>
(iii) Father's name	:	<b>SALIM</b>
(iv) GB member's info	:	Branch: Karotiyapara, Centre # 76(Female), Member ID: 6749, Group No: 06 Member since:01-01-2008(10 Years) First loan: BDT 10,000/- Existing loan: BDT1, 40,000/- Outstanding loan: BDT19,880/ -
Further Information:		
(v) Who pays GB loan installment	:	Father in low
(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	:	8 years of business experience.
Own Business and Training Info	:	8 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.	:	01794-121355
Mother's Contact No.	:	01720-364891
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NAZMA** joined Grameen Bank since 10 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	:	<b>MESEARS RASMI GOBADI POSUR KHAMER</b>
Location	:	Vill: Chatoulbaeat; P.O: Karotiya, P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 3,50,000
Financing	:	Self BDT 2,70,000 (from existing business) 65% Required Investment BDT 80,000(as equity) 35%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	16 ft x 12 ft= 192 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk, Calf, Ox.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The farm is own.</li><li>▪Collects goods from caitola.</li><li>▪Agreed grace period is 3 months.</li></ul>

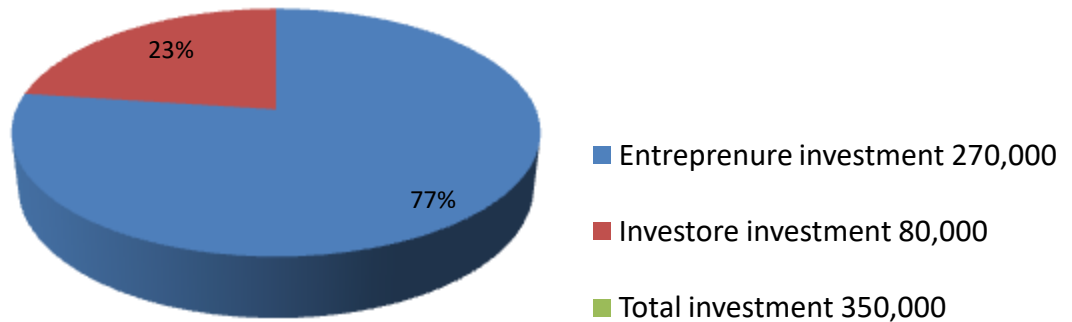
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk, Calf, Ox	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Milk, Calf, Ox	2,100	63,000	756,000
<b>Total variable Expense (B)</b>	<b>2,100</b>	<b>63,000</b>	<b>756,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		300	3,600
Transportation		200	2,400
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		200	2,400
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>21,000</b>	<b>252,000</b>

# Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	3	50000	150000	Cow	16	2500	40,000	190,000
Hen	1000	120	120000		0	0	0	120,000
			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
Security			0			0	0	0
<b>Total</b>			270000			2500	40,000	<b>310,000</b>

## Source of finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Milk, Calf, Ox	4,500	135,000	1,620,000	1,701,000	1,786,050
<b>Total Sales (A)</b>	4,500	135,000	1,620,000	1,701,000	1,786,050
<b>Less. Variable Expense</b>					
Milk, Calf, Ox	3,150	94,500	1,134,000	1,190,700	1,250,235
<b>Total variable Expense (B)</b>	<b>3,150</b>	<b>94,500</b>	<b>1,134,000</b>	<b>1,190,700</b>	<b>1,250,235</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,350</b>	<b>40,500</b>	<b>486,000</b>	<b>510,300</b>	<b>535,815</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		300	3,600	3,780	3,969
Transportation		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		200	2,400	2,520	2,646
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		300	3,600	3,780	3,969
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>6,000</b>	<b>72,000</b>	<b>72,600</b>	<b>73,230</b>
<b>Net Profit (E) [C-D]</b>		<b>34,500</b>	<b>414,000</b>	<b>437,700</b>	<b>462,585</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	<b>414,000</b>	<b>437,700</b>	<b>462,585</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		382,000	787,700
	<b>Total Cash Inflow</b>	<b>494,000</b>	<b>819,700</b>	<b>1,250,285</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>382,000</b>	<b>787,700</b>	<b>1,218,285</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0,Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







