

Proposed NU Business Name: TISHA GOBADI POSHU PALON



Project identification and prepared by: Md Kobir Raksham
Godagari Unit, Rajshahi

Project verified by: Md.Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	AI MARUF
Age	:	25-08-1996 (20 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Brothers,01 sisters
Address	:	Vill:Markanda P.O: Lolito Nagor, P.S: Godagari, 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	:	MOST. TAHERA BEGUM
(iii) Father's name	:	MD. DURUL HUDA
(iv) GB member's info	:	Branch: Badhair Tanor, Centre # 57 (Female), Member ID: 5213/2, Group No: 09 Member since: 04-06-2008 (8Years) First loan: BDT 2,000
Further Information:		Existing Loan:4,000 /-, Outstanding loan:4,000/-
(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 and Training Info	:	03 years experience in running business. 03 years experience in own business . He has no training.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773-845186
Mother's Contact No.	:	01793-163455
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. TAHERA BEGUM joined Grameen Bank since 8 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultural.

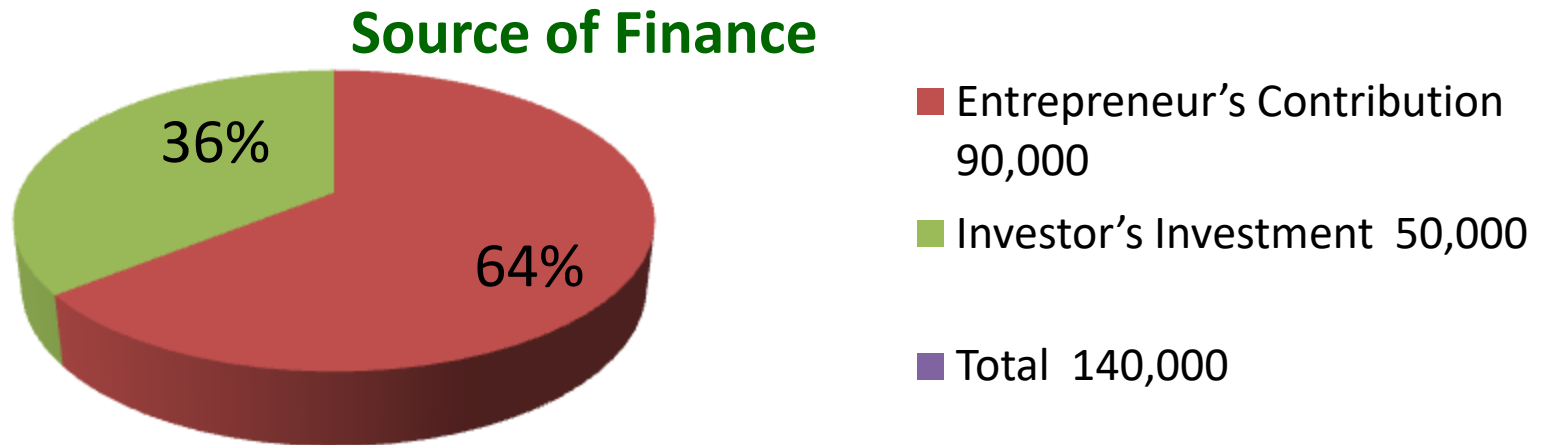
Proposed Nobin Udyokta Business Info

Business Name	:	TISHA GOBADI POSHU PALON
Location	:	Markanda , Lolito Nagor, Godagari , Rajshahi.
Total Investment in BDT	:	BDT 1,40,000/-
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 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow and one calf in his farm.▪Average daily milk production is 10 liter and milk price is BDT 60.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rajshahi cityhat.▪The farm is owned.▪Agreed grace period is 3 months.

Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk (8x 60)	480	14400	172800
	0		
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	168	5040	60480
Total Variable Expense	168	5040	60480
Contributon Margin (CM) [C=(A-B)]	312	9360	112320
Less Fixed Expense			
Electric Bill		200	2400
Transportaion		400	4800
Salary (Self)		4000	48000
Mobil Bill		200	2400
Total Fixed Cost (D)		4800	57600
Net Profit (E)= [C-D]		4560	54720

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	40000	40000				40000
Calf	1	40000	40000				40000
Small Calf	1	10000	10000	2	25000	50000	60000
Total	3		90000	2		50,000	140,000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (11x 60)	660	19800	237600	249480	261954
Total Sales(A)	660	19800	237600	249480	261954
Less Variable Expense (B)					
Straw, Bran, Medicine etc	231	6930	83160	87318	91684
Total Variable Expense	231	6930	83160	87318	91684
Contributon Margin (CM) [C=(A-B)]	429	12870	154440	162162	170270
Less Fixed Expense					
Electric Bill		200	2400	2700	3000
Transportaion		400	4800	5040	5292
Salary (Self)		4000	48000	48000	48000
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		4800	57600	58240	58892
Net Profit (E)= [C-D]		8070	96840	101682	106766
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	96,840	101682	106766.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76840	158522
	Total Cash Inflow	146,840	178,522	265,288
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	76,840	158,522	245,288

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures





FAMILY PICTURE

