

Proposed NU Business Name: GORO MOTA TAJAKORON..

Project identification and prepared by: MD. Sohel Mia, Rajshahi
Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SADIKUL ISLAM.
Age	:	07/08/1996(19 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers.
Address	:	Vill: Hat ramchondopur, P.O: hat godagari, P.S: Paba, 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	:	MST:SULTANA BIBI
(iii) Father's name	:	MD. HABIBOR RAHAMAN.
(iv) GB member's info	:	Branch: parila paba, Centre #13 (Female), Member ID: 1371/2, Group No: 06 Member since:02/06/2013 and till now.(3 Years) First loan: BDT -20000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: No.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713681241.
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SULTANA BIBI joined Grameen Bank since 3 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	GORO MOTA TAJAKORON
Location	:	HAT GODAGARI.
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/-(from existing business) 69 % Required Investment BDT 50,000/-(as equity)31 %
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	
Size of shop	:	7ft*15ft=105 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.▪The business is operating by entrepreneur. Existing no employees.▪The shop is own.▪Agreed grace period is 3 months.

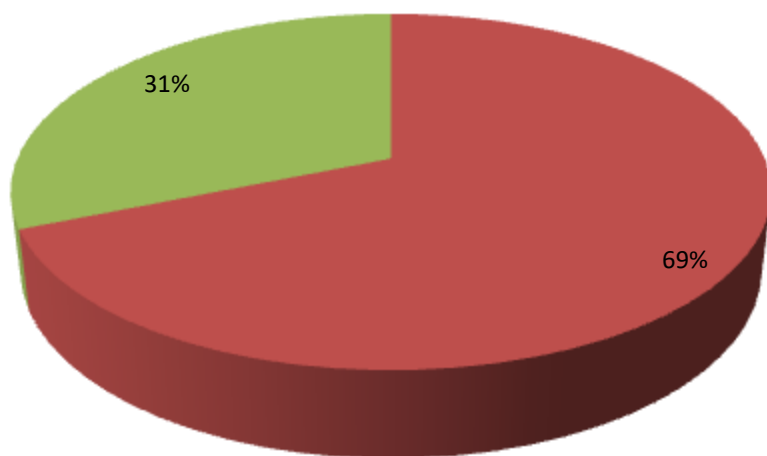
Existing Business (BDT)

Particular	Daily	3 Monthly	Yearly
Revenue (sales)			
Cow sales		170000	680000
Total Sales (A)		170000	680000
Less. Variable Expense			
Cow 's feed and medicine		140000	560000
Total variable Expense (B)		140000	560000
Contribution Margin (CM) [C=(A-B)]		30000	120000
Less. Fixed Expense			
Rent			
Electricity Bill		600	2400
Mobile Bill		600	2400
Salary (self)		15000	60,000
Guard			0
Transportation		600	2400
Entertainment		600	2400
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		17400	69600
Net Profit (E) [C-D]		12600	50400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow big	75000		75,000
Cow small	35000		35000
Cow		50000	50000
TOTAL	110000	50000	160000

Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 50,000
- Total 160,000

Financial Projection (BDT)					
Particular	Daily	3 Monthly	1st Yearly	2nd year	3rd Year
Revenue (sales)					
Cow sales		200000	800000	840000	882000
Total Sales (A)		200000	800000	840000	882000
Less. Variable Expense					
Cow, feed and medicine		164000	656000	688800	723240
Total variable Expense (B)		164000	656000	688800	723240
		36000	144000	151200	158760
Contribution Margin (CM) [C=(A-B)					
Less. Fixed Expense					
Rent					
Electricity Bill		600	2400	2400	2400
Mobile Bill		600	2400	2400	2400
Salary (self)		15000	60000	60000	60000
Guard			0		
Transportation		600	2400	2400	2400
Entertainment		600	2400	2400	2400
Salary (staff)		0	0		
Bank service Charge		300	1200	1200	1200
Total fixed Cost (D)		17700	70800	70800	70800
Net Profit (E) [C-D)		18300	73200	80400	87960
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	73200	80400	87960
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		53200	113600
	Total Cash Inflow	123,200	133600	201560
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	53,200	113600	181560

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm:Hat ramchondo pur.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures