

Proposed NU Business Name: TUHIN GOBADI POSHU KHAMAR



Project identification and prepared by: KABIR RAKSAM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TUHIN ISLAM
Age	:	10/09/1991(25Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	4Brother
Address	:	Vill: Rail Line ,Station Para,P.O:Kakon Hat,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	:	MST. DULU BEGUM
(iii) Father's name	:	MD. SHOFIKUL ISLAM
(iv) GB member's info	:	Branch:Pakri,godagari,Centre #53(Female), Member ID: 4902, Group No:05 Member since:10/04/2002 First loan: BDT -4000
Further Information:		Existing Loan: BDT 25000, Outstanding loan:16461
(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	:	04years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01761213868
Father's Contact No.	:	01882081626
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. DULU BEGUM joined Grameen Bank since 10 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

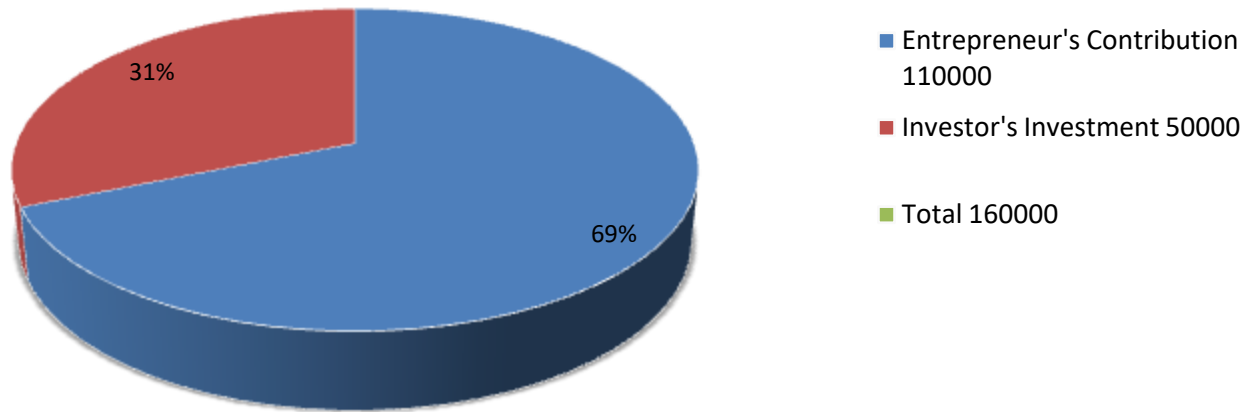
Business Name	:	TUHIN GOBADI POSHU KHAMAR
Location	:	Rail line, Station Para, Kakon Hat, Godagari, Rajshahi
Total Investment in BDT	:	BDT 160000/-
Financing	:	Self BDT 110000/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15ft x 10ft= 150 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; Farm▪ The business is operating by entrepreneur. Existing no employees.▪ Average gain▪ The farm is owned.▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
Revenue(Sales)			
Cow Sales		146000	584000
Total Sales(A)		146000	584000
Less. Variable Expense			
Cow		110000	440000
Total Variable Expense (B)		110000	440000
Contribution Margin(CM) [C=(A-B)]		36000	144000
Less. Fixed Expense			
Rent	0	0	0
Electricity Bill	200	600	2400
Mobile Bill	100	300	1200
Salary (self)	5000	15000	60000
Transportation	200	600	2400
Food	2000	6000	24000
Medicine	0	0	0
Bank Charge	0	0	0
Total Fixed Cost (D)	7500	22500	90000
Net Profit (E) [C-D]		13500	54000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Cow(3)	110000	50000	160000
	0	0	0
	0	0	0
Total	110000	50000	160000

Source of Finance



Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Cow Sales	146000	292000	584000	613200	643860
Total Sales (A)	146000	292000	584000	613200	643860
Less. Variable Expense					
cow	110000	220000	440000	462000	485100
Total Variable Expense (B)	110000	220000	440000	462000	485100
Contribution Margin (CM) [C=(A-B)]	36000	72000	144000	151200	158760
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	600	1200	2400	2700	3000
Mobile Bill	600	1200	2400	2700	3000
Salary (self)	15000	30000	60000	60000	60000
Transportation	300	600	1200	1500	1800
Food	6000	12000	24000	24300	24600
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
Total Fixed Cost (D)	22500	45000	90000	91200	92400
Net Profit (E) [C-D]	13500	27000	54000	60000	66360
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	54000	60000	66360
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		34000	74000
	Total Cash Inflow	104000	94000	140360
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	34000	74000	120360

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Rail Line, Station Para,
Kakon Hat,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest









