

Proposed NU Business Name: **M/S Ma Gavi Farm**



Project identification and prepared by: Md Shahadat
Hossain , Dhanbari Unit, Tangail
Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MEHEDI HASAN SHAKIL
Age	:	20-01-2000 (18Years)
Education, till to date	:	H.S.C
Marital status	:	UnMarried
Children	:	No
No. of siblings:	:	02Brothers 02Sisters
Address	:	Vill:Kolohokura ,P.O: Ramkrishnobari,P.S: Dhanbari, 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	:	MOST.SHEFALI KHATUN
(iii) Father's name	:	MD. HEKMOT ALI
(iv) GB member's info	:	Branch: Nalhara, Centre # 05(female), Member ID: 1063/1 , Group No: 01 Member since: 2000(18Years) First loan: BDT = 3,000 Last Loan = 140,000

Further Information:

(v) Who pays GB loan installment	:	Outstanding loan:= 87,640
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	03 years of business experience.
Own Business and Training Info	:	03 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.	:	01953-216932
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.SHEFALI KHATUN joined Grameen Bank since 18 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S Ma Gavi Farm
Location	:	Kolohokura,Dhanbari,Tangail
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 320,000/- (from existing business) 80% Required Investment BDT 80,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 10 ft= 400square ft
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;cow etc. ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The shop is own . ▪Collects goods from .Dhanbari ▪Agreed grace period is 3 months.

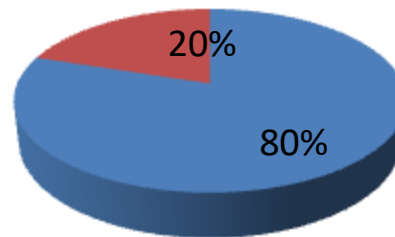
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
millk	1,500	45,000	540,000
	0	0	0
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
millk	900	27,000	324,000
Total variable Expense (B)	900	27,000	324,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		0	0
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		200	2,400
Total fixed Cost (D)		10,900	130,800
Net Profit (E) [C-D]		7,100	85,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
cow	2p	60000	120000	cow	2p	40000	80,000	200,000
cow	4p	50000	200000	cow	0	0	0	200,000
Total			320,000				80,000	400,000

Source of Finance

■ Entrepreneur's contibution 320000
 ■ Investor's Investment 80000
 ■ Total 400000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
millk	2,000	60,000	720,000	756,000	793,800
0	0	0	0	0	0
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
millk	1,200	36,000	432,000	453,600	476,280
Total variable Expense (B)	1,200	36,000	432,000	453,600	476,280
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		220	2,640	2,772	2,911
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		210	2,520	2,646	2,778
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		10,980	131,760	132,348	132,965
Net Profit (E) [C-D)		13,020	156,240	170,052	184,555
Investment Payback			32,000	32,000	32,000

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

Sl #	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	156,240	170,052	184,555
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		124,240	262,292
	Total Cash Inflow	236,240	294,292	446,847
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	124,240	262,292	414,847

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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







FAMILY PICTURE

