

Proposed NU Business Name: MESARS MITHUN POSUPALON



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MITHUN CHANDRA
Age	:	31-12-1996(22 Years)
Education, till to date	:	H. S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brothers
Address	:	Vill: Bahirtul ;P.O: Bahirtul P.S: Shakhipur, 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	:	BASTONTI RANI
(iii) Father's name	:	NARAYON CHADRA
(iv) GB member's info	:	Branch: Bahirtul, Centre # 02 (Female), Member ID: 1298, Group No: 03 Member since:01-01-2007(11 Years) First loan: BDT 4,000/- Existing loan: BDT 26,000/- Outstanding loan: BDT 16848/-
Further Information:		
(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 & Skill	:	10 years of business experience.
Own Business and Training Info	:	10 years experience in running business. Yes, He has 10 years training
Other Own/Family Sources of Income	:	Yes, He is privet tutor.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-440580
Mother's Contact No.	:	01633-653425
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BASTONTI RANI joined Grameen Bank since 11 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	:	MESARS MITHUN POSUPALON
Location	:	Vill: Bahirtul ;P.O: Bahirtul P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 2,20,000(from existing business) 62% Required Investment BDT 50,000(as equity) 38%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	14 ft x 8 ft= 112 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; Milk, Cow, Ox, Calf.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from in Tangail.▪Agreed grace period is 3 months.

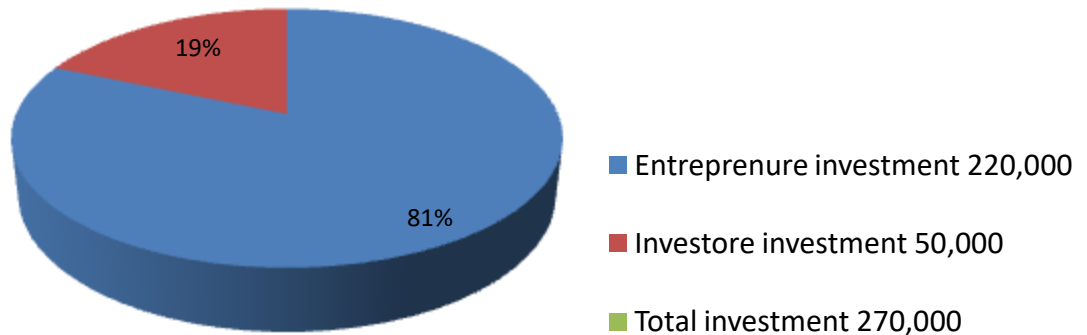
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk, Cow, Ox, Calf	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Milk, Cow, Ox, Calf	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	1500	45,000	540,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		800	9,600
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		6,300	75,600
Net Profit (E) [C-D]		38,700	464,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	2	70000	140000	Cow	1	50000	50,000	190,000
Calf	2	40000	80000		0	0	0	80,000
		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	0
		0	0		0	0	0	0
Security			0			0	0	0
Total			220000			50000	50,000	270,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk, Cow, Ox, Calf	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Milk, Cow, Ox, Calf	2,500	75,000	900,000	945,000	992,250
Total variable Expense (B)	2,500	75,000	900,000	945,000	992,250
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		800	9,600	10,080	10,584
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		500	6,000	6,300	6,615
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,300	75,600	76,380	77,199
Net Profit (E) [C-D]		38,700	464,400	490,620	518,151
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	464,400	490,620	518,151
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		440,400	907,020
	Total Cash Inflow	514,400	931,020	1,425,171
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)	24,000	24,000	24,000
	Total Cash Outflow	74,000	24,000	24,000
3	Net Cash Surplus	440,400	907,020	1,401,171

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 11 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





