

Proposed NU Business Name: ABDULLAH GORU PALON



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MANIK CHAND
Age	:	27-11-1985(32 Years)
Education, till to date	:	M.s.s
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Bilmeramotpur,P.O: Poranpur , P.S: Charghat, 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. MALIKA BEGUM
(iii) Father's name	:	LATE.MD. ABDUL KHALIK
(iv) GB member's info	:	Branch: Charghat , Centre # 13 (Female), Member ID:5376/3, Group No: 05 Member since: 20-08-2007 TO 10-11-2013 New 16-2-2017(06Years)
Further Information:		First loan: BDT -3,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 2,000, Outstanding loan: 1,736 Father's
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	-
Entrepreneur Contact No.	:	01714-313133
Family Contact No.	:	01731-238475
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MALIKA BEGUM Grameen Bank since 06 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ABDULLAH GORU PALON
Location	:	Bilmeramotpur, Charghat ,Rajshahi .
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business)62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 20 ft= 400 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; Ox Sales. ▪The business is operating by entrepreneur. Existing no employees. ▪The farm is own. ▪Agreed grace period is 3 months. ▪Average 50% gain on sale.

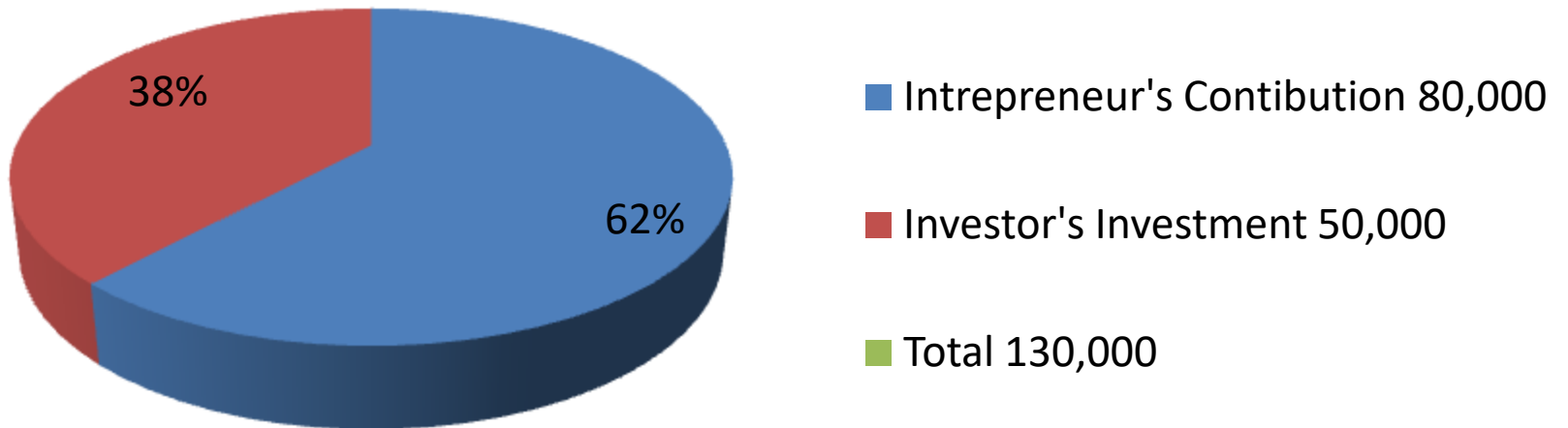
Existing Business (BDT)

Particular	Daily	6 (Monthly)	Yearly
Revenue (sales)			
Ox Sale		120,000	240,000
Total Sales (A)		120,000	240,000
Less. Variable Expense			
Ox Sale		60,000	120,000
Total variable Expense (B)		60,000	120,000
Contribution Margin (CM) [C=(A-B)]		60,000	120,000
Less. Fixed Expense			
Food		18,000	36,000
Electricity bill		0	0
Transportation		6,000	12,000
Salary (self)		24,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		1,200	2,400
Total fixed Cost (D)		49,800	99,600
Net Profit (E) [C-D]		10,200	20,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x40,000)	80,000	50,000	130,000
	0	0	0
Total	80,000	50,000	130,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Ox sale		135,000	270,000	283,500	297,675
Total Sales (A)		135,000	270,000	283,500	297,675
Less. Variable Expense					
Ox sale		67,500	135,000	141,750	148,838
Total variable Expense (B)		67,500	135,000	141,750	148,838
Contribution Margin (CM) [C=(A-B)]		67,500	135,000	141,750	148,838
Less. Fixed Expense					
Food		18,000	36,000	37,000	37,500
Electricity bill		0	0	0	0
Transportation		6,000	12,000	12,500	13,000
Salary (self)		24,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		1,200	2,400	2,500	2,600
Total Fixed Cost		49,800	99,600	101,300	102,500
Net Profit (E) [C-D]		17,700	35,400	40,450	46,338
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	35,400	40,450	46,338
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		15,400	35,850
	Total Cash Inflow	85,400	55,850	82,188
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	15,400	35,850	62,188

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







