

## Proposed NU Business Name: GORO MOTA TAJAKORON FARM.



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

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.RUPCHAN ALI</b>
Age	:	10/12/1985.(31 Years)
Education, till to date	:	CLASS FIVE.
Marital status	:	Married
Children	:	2 Sons.
No. of siblings:	:	2 Brothers. 3 sisters.
Address	:	Vill: Vovanipor, P.O: Paba, 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	:	<b>MST. MAJEDA BEGUM.</b>
(iii) Father's name	:	<b>MD.AZGAR ALI.</b>
(iv) GB member's info	:	Branch: parila paba, Centre # 92(Female), Member ID: 10056, Group No: 02 Member since:09/12/2012 to running. ( 4 Years.) First loan: BDT 15,000/=
Further Information:		Existing Loan: BDT 30000. Outstanding loan:5930.
(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	:	Narsari Business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737637543.
Mother's Contact No.	:	01734208764.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MAJEDA BEGUM** joined Grameen Bank since 04 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

# Proposed Nobin Udyokta Business Info

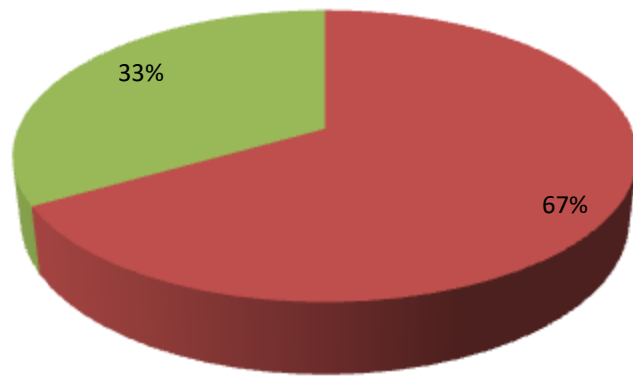
Business Name	:	<b>GORO MOTA TAJAKORON FARM</b>
Location	:	Vabanipor.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 33% Required Investment BDT 50000/-(as equity)67%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft.
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cow.</li><li>▪Average 18% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>3 Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Cow sales		140000	560000
<b>Total Sales (A)</b>		140000	560000
<b>Less. Variable Expense</b>			
Cow sales		115000	460000
<b>Total variable Expense (B)</b>		115000	460000
<b>Contribution Margin (CM) [C=(A-B)]</b>		25000	100000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		900	3600
Mobile Bill		600	2400
Salary (self)		12000	48,000
Guard			0
Transportation		900	3600
Entertainment			
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>14400</b>	<b>57600</b>
<b>Net Profit (E) [C-D]</b>		<b>10600</b>	<b>42400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	100,000		100,000
Feed and calf of cow purches.		50000	50,000
	100,000	50,000	150,000

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>3 Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Cow sales		150000	600000	630000	661500
<b>Total Sales (A)</b>		150000	600000	630000	661500
<b>Less. Variable Expense</b>					0
Cow sales		115000	460000	483001	507151
<b>Total variable Expense (B)</b>		115000	460000	483001	507151
<b>Contribution Margin (CM) [C=(A-B)]</b>		35000	140000	147001	154351
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		900	3600	3600	3600
Mobile Bill		600	2400	2400	2400
Salary (self)		12000	48,000	48000	48000
Transportation		900	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge					
<b>Total Fixed Cost</b>		14400	57600	57600	57600
<b>Net Profit (E) [C-D]</b>		20600	82400	89401	96751
<b>Investment Payback</b>			20000	20000	20000



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

<i>SI #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	82400	89401	96751
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>62400</b>	<b>131801</b>
	<b>Total Cash Inflow</b>	<b>132,400</b>	<b>151801</b>	<b>228552</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>62,400</b>	<b>131801</b>	<b>208552</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; -Vobanipor.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest























# FAMILY PICTURE