

Proposed NU Business Name: MAYER DOYA GORU PALON



Project

sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RASHIDUL ISLAM
Age	:	07-04-1983(34 Years)
Education, till to date	:	Class-X
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	06 Brothers & 04 Sisters
Address	:	Vill: Hijolpolli,P.O: Bagha,P.S: Bagha, 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. ZOHURA KHATUN
(iii) Father's name	:	MD. SAMSER ALI
(iv) GB member's info	:	Branch: Monigram , Centre # 59/m (Female), Member ID:5213/6, Group No: 08 Member since: 20-09-2010 to 23-07-14 New 07-08-17(04Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 6,000 Outstanding loan: 6,000
(v) Who pays GB loan installment	:	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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Cloth
Other Own/Family Sources of Liabilities	:	Tailors
Entrepreneur Contact No.	:	01719-214909
Family Contact No.	:	01796-757434
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ZOHURA KHATUN joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

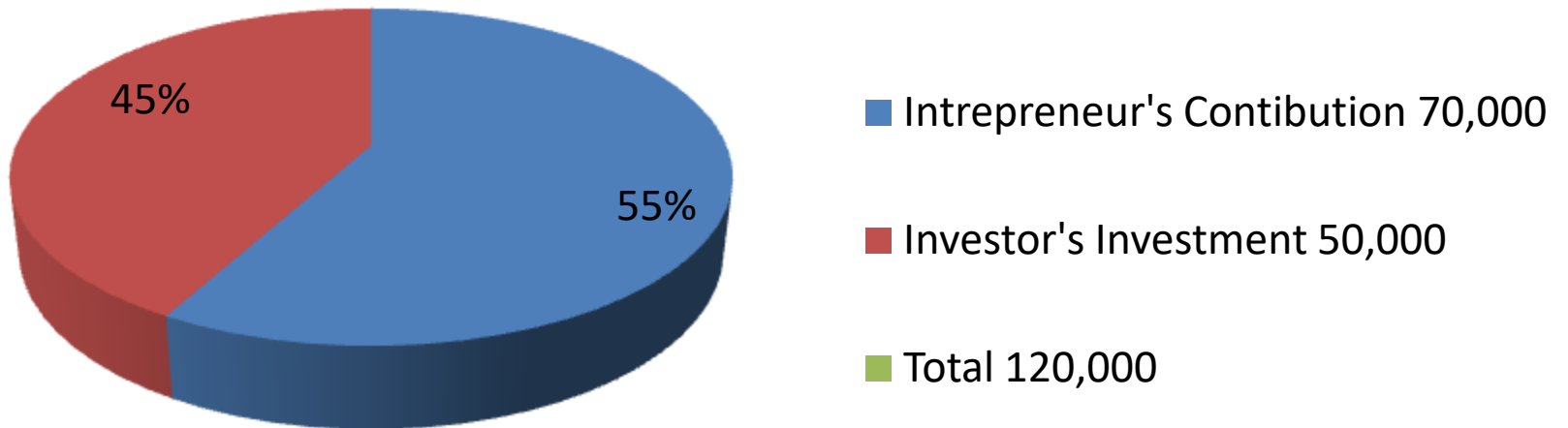
Business Name	:	MAYER DOYA GORU PALON
Location	:	Hijolpolli,Bagha ,Rajshahi .
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business)58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	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.

Revenue (sales)			
Ox Sale		100,000	200,000
Total Sales (A)		100,000	200,000
Less. Variable Expense			
Ox Sale		50,000	100,000
Total variable Expense (B)		50,000	100,000
Contribution Margin (CM) [C=(A-B)		50,000	100,000
Less. Fixed Expense			
Food		12,000	24,000
Electricity bill		0	0
Transportation		0	0
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)		37,800	75,600
Net Profit (E) [C-D)		12,200	24,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x30,000)	70,000	40,000	110,000
Food	0	10,000	10,000
Total	70,000	50,000	120,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Ox sale		110,000	220,000	231,000	242,550
Total Sales (A)		110,000	220,000	231,000	242,550
Less. Variable Expense					
Ox sale		60,000	120,000	126,000	132,300
Total variable Expense (B)		60,000	120,000	126,000	132,300
Contribution Margin (CM) [C=(A-B)]		60,000	120,000	126,000	132,300
Less. Fixed Expense					
Food		12,000	24,000	24,500	25,000
Electricity bill		0	0	0	0
Transportation		0	0	0	0
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	1,300	1,400
Total Fixed Cost		37,800	75,600	75,100	75,800
Net Profit (E) [C-D]		22,200	44,400	50,900	56,500

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	44,400	50,900	56,500
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		24,400	55,300
	Total Cash Inflow	94,400	75,300	111,800
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	24,400	55,300	91,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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









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