

**Proposed NU Business Name: ABEDA GORU PALON KHAMAR**



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Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>ABEDA SULTANA</b>
Age	:	05-03-1987(30 Years)
Education, till to date	:	Class-VIII
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	01 Brother & 03 Sisters
Address	:	Vill:Sultanpur P.O:Pansipara,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	:	<b>MOST.RAHELA BEGUM</b>
(iii) Husband's name	:	<b>MD.SHAHINUR ALI</b>
(iv) GB member's info	:	Branch: Durduria Lalpur , Centre # 41/m (Female), Member ID:8602, Group No: 10 Member since: 27-01-2014 (03Years) First loan: BDT -7,000
Further Information:		Existing Loan: BDT 24,000 Outstanding loan: 19,560
(v) Who pays GB loan installment	:	Fathers
(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	:	Mangos
Other Own/Family Sources of Liabilities	:	Auto Van
Entrepreneur Contact No.	:	01744-751340
Family Contact No.	:	01757-478389
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.RAHELA BEGUM** joined Grameen Bank since 03 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

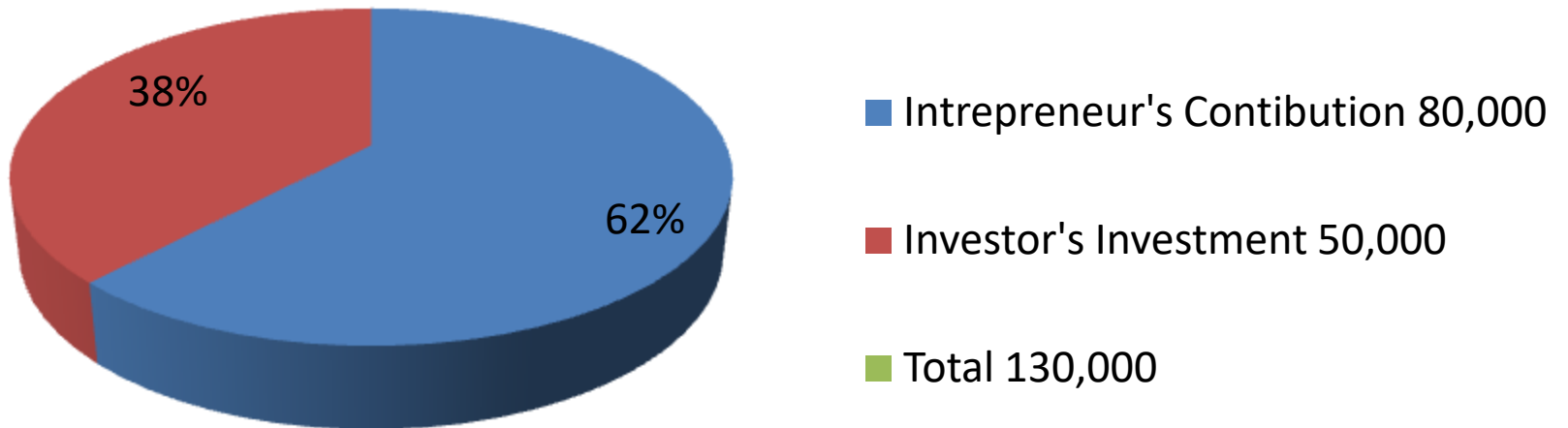
Business Name	:	<b>ABEDA GORU PALON KHAMAR</b>
Location	:	Sultanpur, Bagha ,Rajshahi .
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/--(from existing business)62% Required Investment BDT 50,000/--(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Ox Sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is own.</li><li>▪Agreed grace period is 3 months.</li><li>▪Average 50% gain on sale.</li></ul>

<b>Revenue (sales)</b>			
Ox Sale		120,000	240,000
<b>Total Sales (A)</b>		120,000	240,000
<b>Less. Variable Expense</b>			
Ox Sale		60,000	120,000
<b>Total variable Expense (B)</b>		60,000	120,000
<b>Contribution Margin (CM) [C=(A-B)</b>		60,000	120,000
<b>Less. Fixed Expense</b>			
Food		12,000	24,000
Electricity bill		0	0
Transportation		1,200	2,400
Salary (self)		18,000	36,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		600	1,200
<b>Total fixed Cost (D)</b>		<b>32,400</b>	<b>64,800</b>
<b>Net Profit (E) [C-D)</b>		<b>27,600</b>	<b>55,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x40,000)	80,000	40,000	110,000
Food	0	10,000	10,000
<b>Total</b>	<b>80,000</b>	<b>50,000</b>	<b>130,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Ox sale		140,000	280,000	294,000	308,700
<b>Total Sales (A)</b>		140,000	280,000	294,000	308,700
<b>Less. Variable Expense</b>					
Ox sale		70,000	140,000	147,000	154,350
<b>Total variable Expense (B)</b>		70,000	140,000	147,000	154,350
<b>Contribution Margin (CM) [C=(A-B)]</b>		70,000	140,000	147,000	154,350
<b>Less. Fixed Expense</b>					
Food		12,000	24,000	25,000	26,000
Electricity bill		0	0	0	0
Transportation		1,200	2,400	2,500	2,600
Salary (self)		18,000	36,000	36,000	36,000
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		600	1,200	1,300	1,400
<b>Total Fixed Cost</b>		<b>32,400</b>	<b>64,800</b>	66,100	67,400
<b>Net Profit (E) [C-D]</b>		<b>37,600</b>	<b>75,200</b>	<b>80,900</b>	<b>86,950</b>



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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>75,200</b>	<b>80,900</b>	<b>86,950</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		55,200	116,100
	<b>Total Cash Inflow</b>	<b>125,200</b>	<b>136,100</b>	<b>203,050</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>55,200</b>	<b>116,100</b>	<b>183,050</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest















