

Proposed NU Business Name: GORO MOTA TAJAKORON.



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	:	MD.ASHRAFUL.
Age	:	06/06/1987(30 Years)
Education, till to date	:	Viii
Marital status	:	Married
Children	:	1 Daughter.
No. of siblings:	:	2 Brothers,4 Sisters.
Address	:	Vill: Taybaria, P.O: Hat ramchondopor, P.S:Pava, 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. AMENA BIBI.
(iii) Father's name	:	MD. ABU BAKKAR.
(iv) GB member's info	:	Branch: parila paba,Centre # 79(Female), Member ID: 7448, Group No: 06 Member since:2000 to 2012.and rejoin 19/08/2016.(013 years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 26000. Outstanding loan:17426.
(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	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774741683.
Mother's Contact No.	:	01730968099.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMENA BEGUM joined Grameen Bank since 13 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

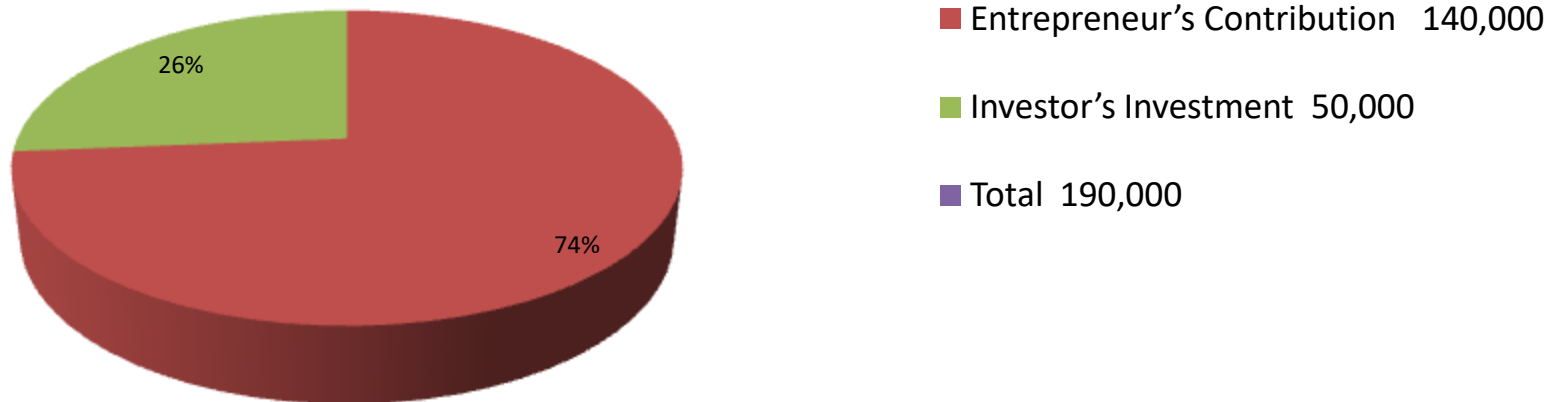
Business Name	:	GORO MOTA TAJAKORON
Location	:	Taybaria.
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/-(from existing business) 74% Required Investment BDT 50000/-(as equity)26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft.
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing like cow .▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	3 Monthly	Yearly
Revenue (sales)			
Cow sales		200,000	800,000
Total Sales (A)		200,000	800,000
Less. Variable Expense			
Cow sales		170,000	680000
Total variable Expense (B)		170,000	680,000
Contribution Margin (CM) [C=(A-B)]		30,000	120,000
Less. Fixed Expense			
Rent			
Electricity Bill		1500	6000
Mobile Bill		600	2400
Salary (self)		15000	60000
Guard			
Transportation		600	2400
Entertainment		300	1200
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		18000	72000
Net Profit (E) [C-D]		12000	48000

Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	140000		140000
Cow		50000	50000
total	140000	50,000	190000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	3 Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales		210,000	840000	882000	926100
Total Sales (A)		210,000	840000	882000	926100
Less. Variable Expense					
Cow sales		170,000	680000	714000	749700
Total variable Expense (B)		170,000	680000	714000	749700
Contribution Margin (CM) [C=(A-B)		40,000	160000	168001	176401
Less. Fixed Expense					
Rent					
Electricity Bill		1500	6000	6000	6000
Mobile Bill		600	2400	2400	2400
Salary (self)		15000	60000	60000	60000
Transportation		600	2400	2400	2400
Entertainment		300	1200	1200	1200
Salary (staff)					
Security Gard					
Bank service Charge		300	1200	1200	1200
Total Fixed Cost		18300	73200	73200	73200
Net Profit (E) [C-D)		21700	86800	94801	103201
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	86800	94801	103201
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66800	141601
	Total Cash Inflow	136,800	161601	244802
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	66,800	141601	224802

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

