

# Proposed NU Business Name: **Minhaz Goru Palon**



Project identification and prepared by: Md Serazul Islam,  
Ghatail Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



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

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Md.Minhaz Uddin</b>
Age	:	27-09-1993 ( 24 Years)
Education, till to date	:	Honours
Marital status	:	Unmarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	02 Brothers 0 Sisters
Address	:	Vill: Moshajan ,P.O: Kodomtoli ,P.S: Kalihati Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Parul
(iii) Father's name	:	Md.Abdul Mannan
(iv) GB member's info	:	Branch: Brahmonshason,Ghatail, Centre # 10 (Male), Member ID: 1665 /1 , Group No: 02 Member since: 11-03-1998 ( 19Years) First loan: BDT = 5000 Last Loan = 50000
<b>Further Information:</b>	:	Outstanding loan:= 24000
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Father(Farmer)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01791-527714
Family's Contact No.	:	01725-064355
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mannan** joined Grameen Bank since 19 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Minhaz Goru Palon</b>
Location	:	Self House, Moshajan, Kodomtoli, Kalihati, Tangail.
Total Investment in BDT	:	BDT 102,000/-
Financing	:	Self BDT 62,000/- (from existing business) 61% Required Investment BDT 40,000/- (as equity) 39 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Cow, Milk, etc.</li> <li>▪Average 100 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li> <li>▪The shop is Own .</li> <li>▪Collects goods from .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Month</b>	<b>Tri- Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Cow,	0	40,000	160000
Milk	3,600	10,800	43200
	0	0	0
<b>Total Sales (A)</b>	<b>3,600</b>	<b>50,800</b>	<b>203200</b>
<b>Less. Variable Expense</b>		0	0
Cow,	0	6,000	24000
Milk	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>6,000</b>	<b>24000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>3,600</b>	<b>44,800</b>	<b>179200</b>
<b>Less. Fixed Expense</b>		0	0
Food	2000	6,000	24000
Electricity Bill	200	600	2400
Mobile Bill	200	600	2400
Salary (self)	4000	12,000	48000
Guard	0	0	0
Transportation	500	1,500	6000
Entertainment	100	300	1200
Salary (staff)	0	0	0
Bank service Charge	0	0	0
<b>Total fixed Cost (D)</b>	<b>7000</b>	<b>21,000</b>	<b>84000</b>
<b>Net Profit (E) [C-D]</b>		<b>23,800</b>	<b>95,200</b>

## Investment Breakdown

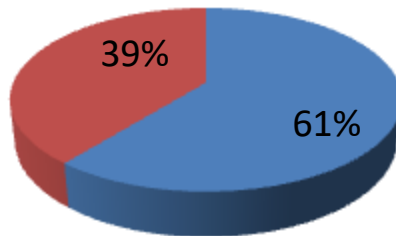
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Cow	1	45000	45000	Cow	1	40000	40,000	85,000
Carve	1	15000	15000				0	15,000
Food Cost	1	2000	2000				0	2,000
<b>Total</b>			<b>62,000</b>				<b>40,000</b>	<b>102,000</b>

## Source of Finance

■ Entrepreneur's contribution 62000

■ Investor's Investment 40000

■ Total 102000



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>monthly</b>	<b>Tri- monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
Cow		45000	180000	189000	198450
Milk	3600	10800	43200	45360	47628
<b>Total Sales (A)</b>	<b>3600</b>	<b>55800</b>	<b>223200</b>	<b>234360</b>	<b>246078</b>
<b>Less. Variable Expense</b>		0	0	0	0
Cow		7500	30000	31500	33075
Milk		0	0	0	0
		0	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>7500</b>	<b>30000</b>	<b>31500</b>	<b>33075</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>3600</b>	<b>48300</b>	<b>193200</b>	<b>202860</b>	<b>213003</b>
<b>Less. Fixed Expense</b>					
Food	2500	7500	7875	8269	8682
Electricity Bill	200	600	630	662	695
Mobile Bill	250	750	788	827	868
Salary (self)	4000	12000	12600	13230	13892
Transportation	500	1500	1575	1654	1736
Entertainment	100	300	315	331	347
Generator		0	0	0	0
Gurd		0	0	0	0
Depriciation		0	0	0	0
<b>Total Fixed Cost</b>	<b>7550</b>	22650	23783	24972	26220
<b>Net Profit (E) [C-D]</b>		<b>25650</b>	<b>169418</b>	<b>177888</b>	<b>186783</b>
<b>Investment Payback</b>			<b>16000</b>	<b>16000</b>	<b>16000</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>169418</b>	<b>177888</b>	<b>186783</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>153418</b>	<b>315306</b>
	<b>Total Cash Inflow</b>	<b>219418</b>	<b>331306</b>	<b>502089</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)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>66,000</b>	16000	16000
<b>3</b>	<b>Net Cash Surplus</b>	<b>153418</b>	<b>315306</b>	<b>486089</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

























# FAMILY PICTURE