

Proposed NU Business Name: **MESARS KABIR POSUPALON**

Project identification and prepared by: MST. MAHFUJA KHATUN

Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	KABIR HOSEN
Age	:	20-10-1991(26Years)
Education, till to date	:	Eight
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Amtoil ;P.O: Bahirtul P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KOITORI
(iii) Father's name	:	MD. SONA MIHA
(iv) GB member's info	:	Branch: Bahirtul, Centre # 01 (Female), Member ID: 7843, Group No: 08 Member since:01-01-2010(08 Years) First loan: BDT 6,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 22740/-
Further Information:		
(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 & Skill	:	15 years of business experience.
Own Business and Training Info	:	15 years experience in running business. Yes, He has 15 years training
Other Own/Family Sources of Income	:	Yes, She has a grocery shop.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01781-740572
Mother's Contact No.	:	01727-276990
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOITORI joined Grameen Bank since 8 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MESARS KABIR POSUPALON
Location	:	Vill: Amtol ;P.O: Bahirtul P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,30,000(from existing business) 62% Required Investment BDT 80,000(as equity) 38%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	15 ft x 8 ft= 120 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; Milk, Cow, Ox, Calf.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from in Tangail.▪Agreed grace period is 3 months.

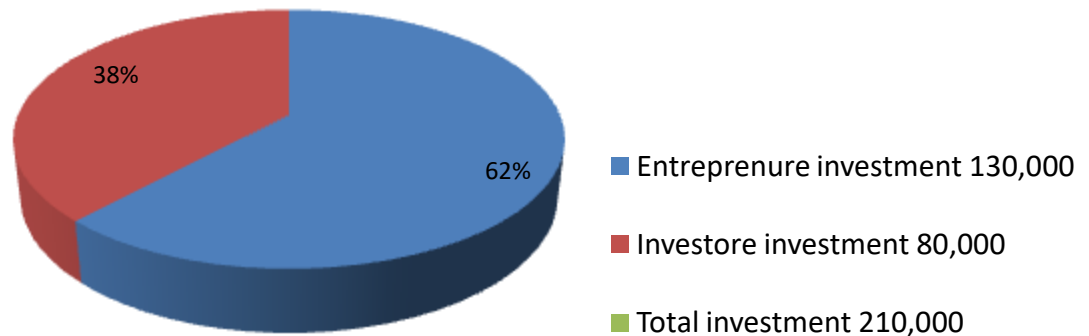
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk, Cow, Ox, Calf	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Milk, Cow, Ox, Calf	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		12,200	146,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	70000	70000	Cow	1	80000	80,000	150,000
Ox	1	25000	25000		0	0	0	25,000
Calf	1	35000	35000		0	0	0	35,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
Total			130000			80000	80,000	210,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk, Cow, Ox, Calf	2,800	84,000	1,008,000	1,058,400	1,111,320
Total Sales (A)	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Variable Expense					
Milk, Cow, Ox, Calf	1,960	58,800	705,600	740,880	777,924
Total variable Expense (B)	1,960	58,800	705,600	740,880	777,924
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400	317,520	333,396
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,800	69,600	70,080	70,584
Net Profit (E) [C-D]		19,400	232,800	247,440	262,812
Investment Payback			20,000	20,000	20,000

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	125,000		
1.2	Net Profit	232,800	247,440	262,812
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		287,800	515,240
	Total Cash Inflow	357,800	535,240	778,052
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	287,800	515,240	758,052

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







सर्वोच्च न्यायालय, दिल्ली
व्यक्तिगत आदेश
दिनांक: 15/08/2024

श्री. [नाम] के पक्ष में
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आदेश: [व्यक्तिगत आदेश का विवरण]

न्यायाधीश: [नाम]