

**Proposed NU Business Name: MS SIRAJUL POSU PALON**



Project identification and prepared by: MST. MAHFUJA KHATUN  
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD. ABDUL KADER MIAH</b>
Age	:	01-03-1983(34Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Bharatoil ;P.O: Bharatoil 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	:	<b>MOST. AJIRON</b>
(iii) Father's name	:	<b>MD. ABUL HASHEM MIHA</b>
(iv) GB member's info	:	Branch: Bharatoil, Centre # 14 (Female), Member ID: 1403, Group No: 01 Member since:01-01-2007(10 Years) First loan: BDT 5,000/- Existing loan: BDT 10,000/- Outstanding loan: BDT 8,460/-
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	:	10 years of business experience.
Own Business and Training Info	:	10 years experience in running business. Yes, He has 10 years training
Other Own/Family Sources of Income	:	Yes, he has a payer man.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-519385
Mother's Contact No.	:	01791-245844
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. AJIRON** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS. SIRAJUL POSU PALON</b>
Location	:	Vill: Bharatoil ;P.O: Bharatoil P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 4,30,0000/-
Financing	:	Self BDT 3,50,000(from existing business) 87% Required Investment BDT 80,000(as equity) 13%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	16 ft x 8 ft= 148 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; Cow, Calf, Ox, Milk.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from Bharatoil in Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

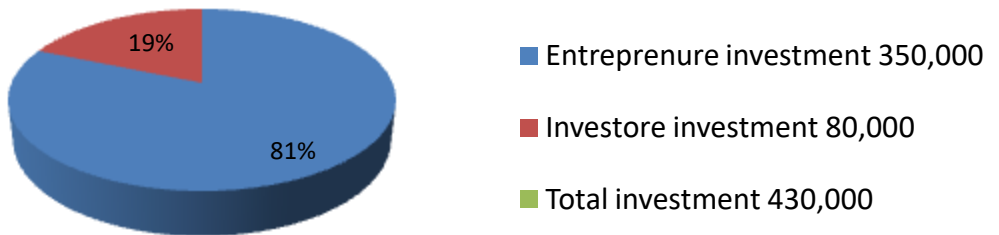
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	1,800	54,000	648,000
<b>Total Sales (A)</b>	1,800	54,000	648,000
<b>Less. Variable Expense</b>			
Milk	1,260	37,800	453,600
<b>Total variable Expense (B)</b>	<b>1,260</b>	<b>37,800</b>	<b>453,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16,200</b>	<b>194,400</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		800	9,600
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		400	4,800
<b>Total fixed Cost (D)</b>		<b>6,200</b>	<b>74,400</b>
<b>Net Profit (E) [C-D]</b>		<b>10,000</b>	<b>120,000</b>

# Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	3	50000	150000	Cow	1	80000	80,000	230,000
Calf	3	20000	60000		0	0	0	60,000
Ox	7	20000	140000		0	0	0	140,000
	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	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			0			0	0	0
<b>Total</b>			350000			80000	80,000	<b>430,000</b>

## Source of finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk	4000	120000	1440000	1512000	1587600
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
Straw,rice ,brain	<b>3000</b>	<b>90000</b>	<b>1080000</b>	1134000	<b>1190700</b>
<b>Total Variable Expense</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		800	9600	115200	1382400
Transportaion		0	0	0	0
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		400	4800	0	0
<b>Total Fixed Cost (D)</b>		<b>6200</b>	<b>74400</b>	<b>175200</b>	<b>1442400</b>
<b>Net Profit (E)= [C-D]</b>		<b>23800</b>	<b>285600</b>	<b>299880</b>	<b>314874</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	285,600	299880	314874
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		253600	521480
	<b>Total Cash Inflow</b>	<b>365,600</b>	<b>553,480</b>	<b>836,354</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>253,600</b>	<b>521,480</b>	<b>804,354</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0,Experience & Skill : 10 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









