

Proposed NU Business Name: **DIFFERENCE AGRO**



Project identification and prepared by: Md. Mokaddes Ali.

Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOLAIMAN
Age	:	02-04-1995(22 Years)
Education, till to date	:	B.A Pass
Marital status	:	Unmarried
Children	:	1 Son
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Gachuya ;P.O: Noluya, P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	SHALAHA BEGUM
(iii) Father's name	:	ABDUR RAHIM
(iv) GB member's info	:	Branch: Gachuya, Centre # 42(male), Member ID: 7849, Group No: 10 Member since:01-01-1990(18Years) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 5000/-
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	:	08 years of business experience.
Own Business and Training Info	:	08 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732-015428
Mother's Contact No.	:	01787-315419
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ABDUR RAHIM joined Grameen Bank since 18 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	DIFFERENCE AGRO
Location	:	Vill: Gachuya ;P.O: Noluya, P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,50,000
Financing	:	Self BDT 1,50,000 (from existing business) 78% Required Investment BDT 100,000(as equity) 22%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	20 ft x 15 ft= 300 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; Cow, Calf, Ox, Milk. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. ▪The shop is won. ▪Collects goods from Couitola in Tangail. ▪Agreed grace period is 3 months.

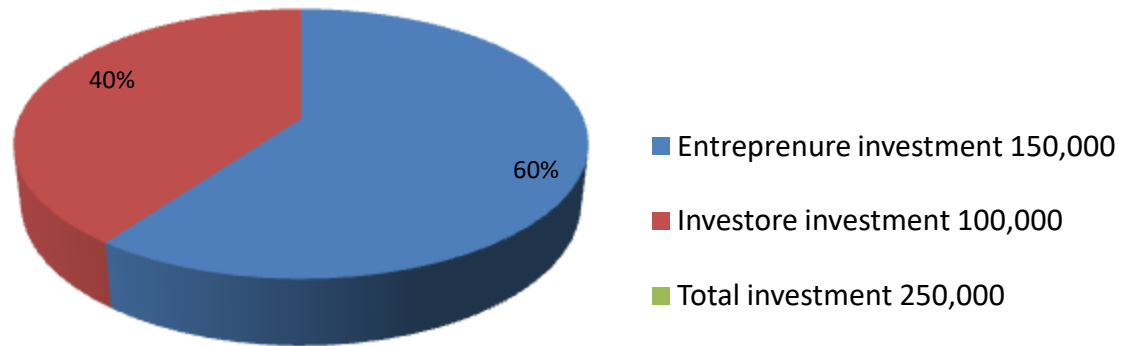
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Milk	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		200	2,400
Transportation		200	2,400
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		100	1,200
Gird		0	0
Generator		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		12,000	144,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	50000	50000	Cow	1	100000	100,000	150,000
Colf	1	30000	30000		0		0	30,000
Ox	1	70000	70000		0	0	0	70,000
	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
Security			0			0	0	0
Total			150000			100000	100,000	250,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	1120	33600	403200	423360	444528
Total Sales(A)	1120	33600	403200	423360	444528
Less Variable Expense (B)					
Straw, Bran, Medicine etc	157	4704	56448	59270.4	62234
Total Variable Expense	157	4704	56448	59270.4	62234
Contributon Margin (CM) [C=(A-B)]	963	28896	346752	364089.6	382294
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	28800	345600
Transportaion		200	2400	2520	2646
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		6000	72000	92520	409446
Net Profit (E)= [C-D]		22896	274752	288489.6	302914
Investment Pay Back			40,000	40,000	40,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	274,752	288489.6	302914.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		234752	483241.6
	Total Cash Inflow	374,752	523,242	786,156
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	234,752	483,242	746,156

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









