

Proposed NU Business Name: **MINTU LEMON GARDEN**



Project identification and prepared by: Md Ebadat Hossain.  
Jamurkee Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



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

Name	:	<b>MINTU</b>
Age	:	02-05-1982 (33 Years)
Education, till to date	:	Class two
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brother
Address	:	Vill: Elachipur, P.O: Meruagona, P.S: Delduar, 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>MONOWARA</b>
(iii) Father's name	:	<b>AZIZ MIAH</b>
(iv) GB member's info	:	Branch: Fazilhati Delduar, Centre # 28 (Male), Member ID: 2566, Group No: 02 Member since: 09-06-2003 (12 Years) First loan: BDT 3,000/- Outstanding loan: Nil
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 and Training Info	:	Fifteen years experience in running business. He has five years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01630-202864
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MONOWARA joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MINTU LEMON GARDEN</b>
Location	:	Deldular, Uttar Bazaar, Tangail
Total Investment in BDT	:	BDT 6,00,000/-
Financing	:	Self BDT 5,00,000/- (from existing business) 83% Required Investment BDT 1,00,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	500 Decimal
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪He has a lemon business.</li><li>▪Per month sale 50 bags lemon. Average price of lemon bag is BDT 2,150.</li><li>▪The business is operating by entrepreneur. Existing ten labor.</li><li>▪After getting equity fund two labor will appointed.</li><li>▪The land is owned.</li><li>▪Collects goods from Delduar.</li><li>▪Agreed grace period is 4 months.</li></ul>

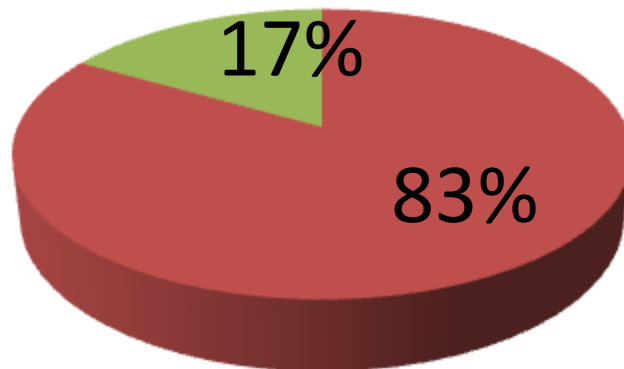
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Lemon (50 x 2150)	107,500	1,290,000
<b>Total Sales (A)</b>	<b>107,500</b>	<b>1,290,000</b>
<b>Less. Variable Expense</b>		
Lemon	-	-
<b>Total variable Expense (B)</b>	-	-
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>107,500</b>	<b>1,290,000</b>
<b>Less. Fixed Expense</b>		
Oil	1,000	12,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	4,000	48,000
Fertilizer & Medicine	10,000	120,000
Entertainment	500	6,000
salary (staff)	75,000	900,000
<b>Total fixed Cost (D)</b>	<b>96,000</b>	<b>1,152,000</b>
<b>Net Profit (E) [C-D]</b>	<b>11,500</b>	<b>138,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Lemon Tree (2500 x 200)	500,000	100,000	600,000
<b>Total</b>	<b>500,000</b>	<b>100,000</b>	<b>600,000</b>

## Source of Finance



- Entrepreneur's Contribution 500,000
- Investor's Investment 100,000
- Total 600,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Lemon (61 x 2150)	131,150	1,573,800	1,652,490
<b>Total Sales (A)</b>	<b>131,150</b>	<b>1,573,800</b>	<b>1,652,490</b>
<b>Less. Variable Expense</b>			
Lemon	-	-	-
<b>Total variable Expense (B)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>131,150</b>	<b>1,573,800</b>	<b>1,652,490</b>
<b>Less. Fixed Expense</b>			
Oil	1,200	14,400	14,400
Mobile Bill	600	7,200	8,000
Salary (self)	5,000	60,000	60,000
Transportation	4,500	54,000	56,000
Fertilizer & Medicine	12,000	144,000	150,000
Entertainment	500	6,000	7,000
salary (staff)	90,000	1,080,000	1,080,000
<b>Total Fixed Cost</b>	<b>113,800</b>	<b>1,365,600</b>	<b>1,375,400</b>
<b>Net Profit (E) [C-D]</b>	<b>17,350</b>	<b>208,200</b>	<b>277,090</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	208,200	277,090
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		148,200
	<b>Total Cash Inflow</b>	<b>308,200</b>	<b>425,290</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>148,200</b>	<b>365,290</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:12,  
Experience & Skill : 15 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










































































































**ಕರ್ನಾಟಕ ಸರ್ಕಾರ**  
 Government of Karnataka  
 ಕರ್ನಾಟಕ ಸರ್ಕಾರ

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**ID**  
 ನಾ. ಸಂಖ್ಯೆ  
 Name: KANTU  
 ಜನ್ಮ ದಿನಾಂಕ  
 Date of Birth: 02 May 1972  
 ID NO: 9312359675052

ಈ ಕಾರ್ಡ್ ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಂಪತ್ತಾಗಿದೆ. ಕಾರ್ಡ್ ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಂಪತ್ತಾಗಿದೆ ಮತ್ತು  
 ಅದರ ಬಳಕೆ ಮಾಡಲು ಮಾತ್ರವೇ ಇದು ಬಳಸಬಹುದು ಮತ್ತು ಅದರ ಬಳಕೆ ಮಾಡಲು ಅನುಮತಿ  
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ಕರ್ನಾಟಕ ಸರ್ಕಾರ  
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 ಕರ್ನಾಟಕ ಸರ್ಕಾರ

02/05/2002

ಇತ್ತೀಚಿನ ದಿನ

ಇವರಿಗೆ ಈ ದಿನ ಇತ್ತೀಚಿನ ದಿನ  
 ದಿನಾಂಕ: 02/05/2002, ಸ್ಥಳ: ಕರ್ನಾಟಕ  
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ಸಹಿ:   
 ಕರ್ನಾಟಕ ಸರ್ಕಾರ  
 ಕರ್ನಾಟಕ ಸರ್ಕಾರ  
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# FAMILY PICTURE

