

Proposed NU Business Name: **GOBADI POSHU O DUGDHO KHAMAR**



Project identification and prepared by: Mr. Kabir Raksam,
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAKIL AHMED
Age	:	28/12/1994(22Years)
Education, till to date	:	Diploma and medical faculty
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	1Brother
Address	:	Vill: Kakonpara,P.O:Kakonhat,P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.SEFATUN NESA
(iii) Father's name	:	MD. NASIM AHMED
(iv) GB member's info	:	Branch:Pakrhi,godagari, Centre #21(Female), Member ID: 1575/2, Group No:01 Member since:15-05-2010 First loan: BDT -10000
Further Information:		Existing Loan: BDT 150000, Outstanding loan:103440
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Farmesi
Other Own/Family Sources of Liabilities	:	Agriculter
Entrepreneur Contact No.	:	01750564838
Father's Contact No.	:	01729319032
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SEFATUN NESA joined Grameen Bank since 06years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculter.

Proposed Nobin Udyokta Business Info

Business Name	:	GOBADI POSHU O DUGDHO KHAMAR
Location	:	Kakonpara, Kakonhat, Godagari, Rajshahi
Total Investment in BDT	:	BDT 2,00,000
Financing	:	Self BDT 1,50,000-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20ft x 10ft= 200 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.▪The business is operating by entrepreneur. Existing no employees.▪Avarage gain▪The farm is owned.▪Agreed grace period is 3 months.

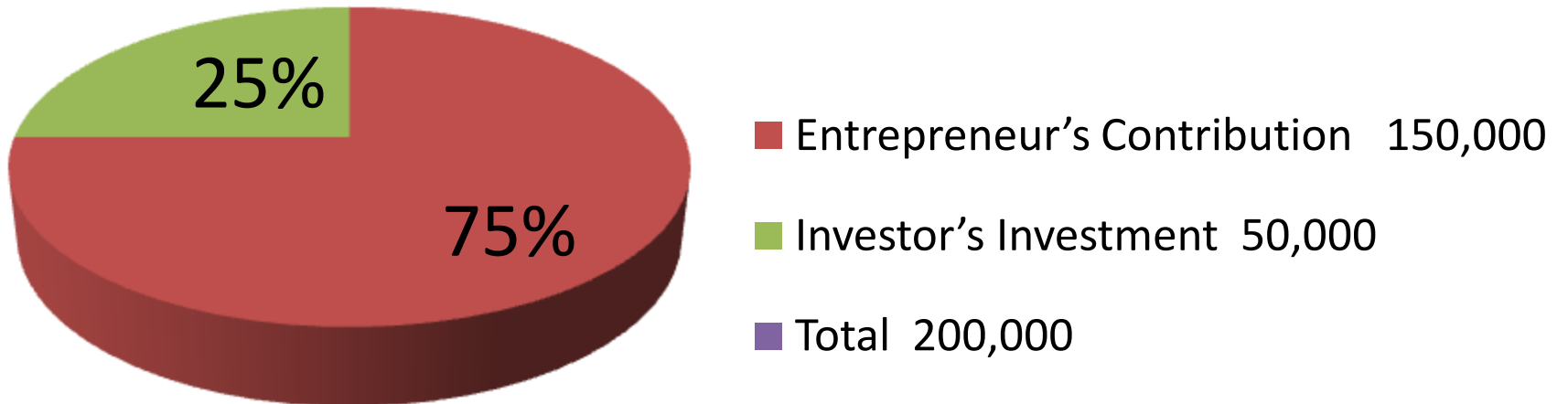
Existing Business (BDT)

Particular	monthly	3 Monthly	Yearly
Revenue (sales)			
Cow sales		186000	744000
Total Sales (A)		186000	744000
Less. Variable Expense			
Cow sales		150000	600000
Total variable Expense (B)		150000	600000
Contribution Margin (CM) [C=(A-B)]		36000	144000
Less. Fixed Expense			
Rent			0
Electricity Bill	200	600	2400
Mobile Bill	100	300	1200
Salary (self)	5000	15000	60000
Food	2000	6000	24000
Transportation	200	600	2400
Entertainment			
Salary (staff)			
Bank service Charge			100
Total fixed Cost (D)	7500	22500	90100
Net Profit (E) [C-D]		13500	53900

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
cow (5)	1,50,000	50,000	2,00,000
		0	
		0	
Total	150,000	50,000	2,00,000

Source of Finance



Financial Projection (BDT)

Particular	3 month	6 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales	186000	372000	744000	781200	820260
Total Sales (A)	186000	372000	744000	781200	820260
Less. Variable Expense					0
Cow sales	150000	300000	600000	630000	661500
Total variable Expense (B)	150000	300000	600000	630000	661500
Contribution Margin (CM) [C=(A-B)]	36000	72000	144000	151200	158760
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill	600	1200	2400	3000	3200
Mobile Bill	300	600	1200	1500	1800
Salary (self)	15000	30000	60000	60000	60000
Transportation	600	1200	2400	3000	3200
Entertainment					
Salary (staff)					
Food	6000	12000	24000	25000	26000
Bank service Charge			100	100	100
Total Fixed Cost	22500	45000	90100	92600	94300
Net Profit (E) [C-D]	13500	27000	53900	58600	64460
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	53900	58600	64460
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		33900	72500
	Total Cash Inflow	103900	92500	136960
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	33900	72500	116960

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Kakonpara,
kakonhat,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







