

Proposed NU Business Name: **SHAHIDA POSUPALON KHAMAR**



Project identification and prepared by: Md . SUMS RUMI,
Mohasthan Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAMIM FOKIR
Age	:	22-06-1996(21Years)
Marital status	:	Unmarried
Education,till to day	:	S.S.C
Children	:	Nil
No. of siblings:	:	02 Brothers
Address	:	Vill: Dharonpur P.O BanglabazarP.S: Bogra Shadar Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST .SHAHIDA BIBI <input type="checkbox"/>
(iii) Husband's name	:	MD. KHOKON FAKIR
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 56(Female), Member ID:9633/2 Group No: 05 Member since: 10-04-1997(20Years) First loan: BDT 2000 /-, Existing loan: BDT 30000/- Outstanding loan: 18780
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	:	07 years experience in running business. He has 05 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-272771
Father's Contact No.	:	01755-293557
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHIDA BIBI joined Grameen Bank since 20 years ago. At first she took BD2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAHIDA POSUPALON KHAMAR
Location	:	: Dornpur Banglabazar ,Bogra.
Total Investment in BDT	:	BDT 620000/-
Financing	:	Self BDT 570,000/- (from existing business) 50 % Required Investment BDT 50,000/- (as equity) 50 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BDT
Size of shop	:	30ft x 10 ft= 300 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

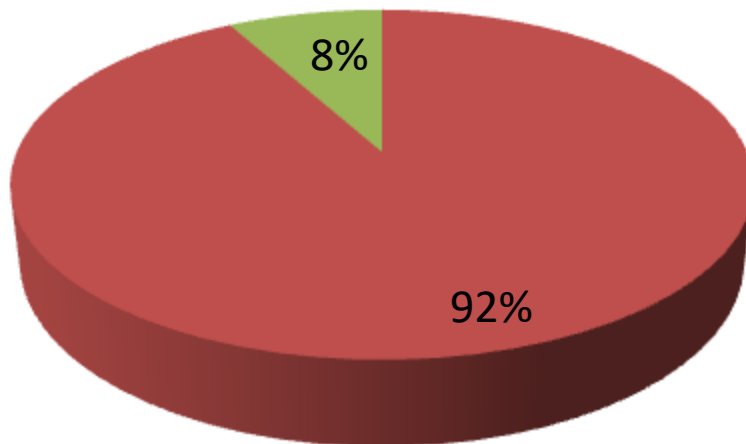
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	800	24,000	288,000
Total Sales (A)	800	24,000	288,000
Less. Variable Expense			
Milk production	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	560	21,900	262,800
Less. Fixed Expense			
House rant			0
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment			0
Guard			0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		16,300	195,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	100,000	200,000	1	50,000	50,000	250,000
Haifer	3	50,000	150,000	0	0	0	150,000
Bllu	2	20000	40,000	0	0	0	40,000
Ox	3	60000	180,000	0	0	0	180,000
			0			0	0
			0			0	0
			0			0	0
Security	0	0	0	0	0	0	0
Total	10	230000	570000	1	50000	50000	620000

Source of Finance



- Entrepreneur's Contribution
570,000
- Investor's Investment
50,000
- Total 620,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	1,200	36,000	432,000	453,600	476,280
Total Sales (A)	1,200	36,000	432,000	453,600	476,280
Less. Variable Expense					
Milk production	70	2,100	25,200	26,460	27,783
Total variable Expense (B)	70	2,100	25,200	26,460	27,783
Contribution Margin (CM) [C=(A-B)]	840	25,200	406,800	427,140	448,497
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,600	67,200	67,200	67,200
Net Profit (E) [C-D]		19,600	339,600	359,940	381,297
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	339,600	359,940	381,297
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	319,600	659,540
	Total Cash Inflow	399,600	679,540	1,040,837
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	80,000	20,000	20,000
3	Net Cash Surplus	319,600	659,540	1,020,837

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; DHORMPUR, Bogra
shadar, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

