

Proposed NU Business Name: JALAL GHABADI POSHUPALON KHAMAR



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md AI AMIN
Age	:	11-10-1998(21Years)
Education, till to date	:	S. S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Sisters
Address	:	Vill: Mhathura P.O ChadmohahatP.S: Bogra, 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. LOVELY BEGUM
(iii) Father's name	:	MD. JALAL UDDIN
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 27(Female), Member ID:7047, Group No: 09 Member since: 05-02-2003 (25Years) First loan: BDT 8000 /- Existing Loan: BDT 12000/- Outstanding loan: BDT :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	:	08 years experience in running business. He has 05 training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01795-569882
Father's Contact No.	:	01930-709368
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.LOVELY BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 12000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JALAL GHABADI PHOSU PALONE KHAMAR
Location	:	:Mthura, Chadmohahat, Bogra.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 100,000/- (from existing business) 77% Required Investment BDT 30,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	09 ft x 12 ft = 109 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; Daily Enkam. Average 70% gain▪The business is operating by entrepreneur. Existing 1 employee.▪One will be appointed 02 in the future.▪Collects goods from▪Agreed grace period is 3 months.

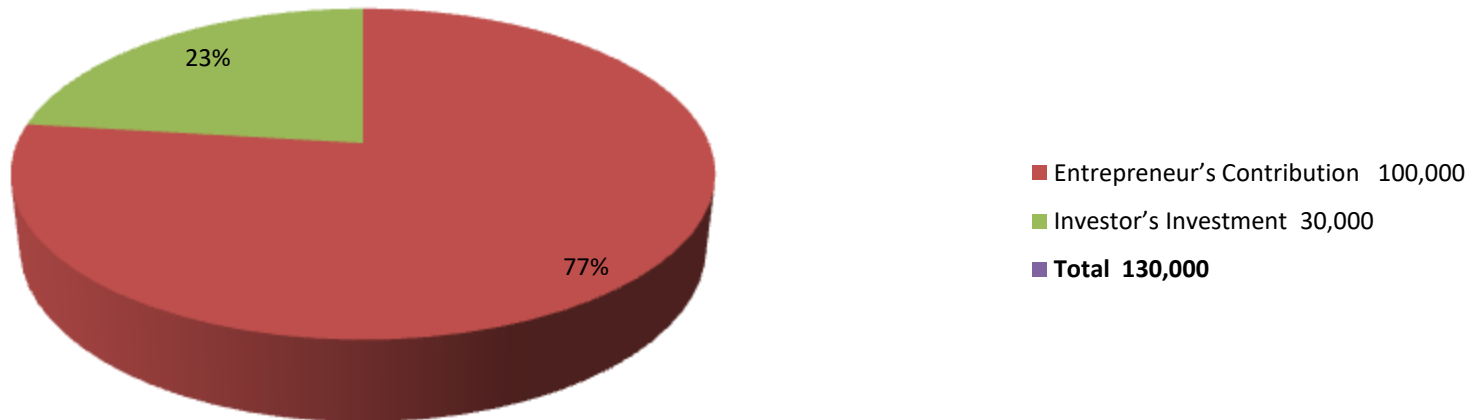
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Sales	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
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)]	230	6,900	82,800
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		1,200	14,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ox	2	50,000	100,000	1	30,000	30,000	130,000
Total	2	50,000	100,000	1	30,000	30,000	130,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk sale	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Milk production cost	150	4,500	54,000	56,700	59,535
Total variable Expense (B)	150	10,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	350	4,500	126,000	132,300	138,915
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		5,700	68,400	68,400	68,400
Net Profit (E) [C-D]		-1,200	57,600	63,900	70,515
Investment Payback			12,000	12,000	12,000

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	30,000		
1.2	Net Profit	57,600	63,900	70,515
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		37,600	81,500
	Total Cash Inflow	87,600	101,500	152,015
2	Cash Outflow			
2.1	Purchase of Product	30,000	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	50,000	20,000	20,000
3	Net Cash Surplus	37,600	81,500	132,015

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 25 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Palashbari, Chadmohahat,
Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

