

**Proposed NU Business Name: SUJALA AKTER GOBADI POSHU PALON
KHAMAR**



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST SUJALA AKTER
Age	:	17/11/1984 (32 Year)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	05 Brothers 02 Sister
Address	:	Vill: Rotnipara , P.O: Kalarpara , P.S: Dhunat , 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. KHAJATAN KHATUN
(iii) Father's name	:	MD. MOTIBOR RAHMAN PRAMANIK
(iv) GB member's info	:	Branch:Elangi Dhunat , Centre # 63 (Female), Member ID:7139/1,Group No: 10 Member since: 20/01/2000 (17 Years) First loan: BDT 4,000 /- Existing Loan: BDT 20000 /- Outstanding loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	10 years experience in running business.08 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01749-910445
Family's Contact No.	:	01726-163437
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KHAJATAN KHATUN joined Grameen Bank since 10 years ago. At first she took BDT 4,000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SUJANA AKTER GOBADI POSHU PALON KHAMAR
Location	:	Vill: Rotnipara , P.O: Kalarpara , P.S: Dhunat , Dist: Bogra
Total Investment in BDT	:	BDT 160000 /-
Financing	:	Self BDT-110000 /- (from existing business) 69 % Required Investment BDT-50000 /- (as equity) 31 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	18 ft x 9 ft= 162 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; Milk Sale.▪Average 80 % gain on sales.▪The business is operating by entrepreneur.▪After getting equity fund 01labor will be appointed.▪Agreed grace period is 3 months.

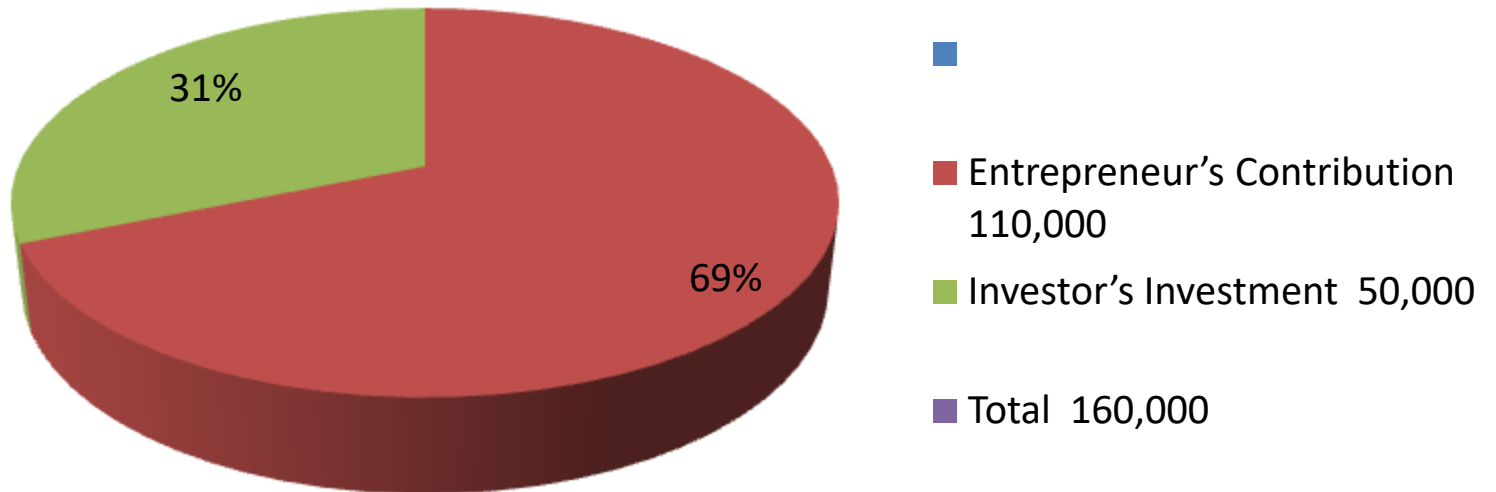
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sale	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Production cost	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
Electricity Bill		200	2,400
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,400	52,800
Net Profit (E) [C-D]		2,800	33,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	80000	80,000	1	50,000	50,000	130,000
Calf	1	30000	30,000	0	50,000	0	30,000
Total	0		110,000	0		50,000	160,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sale	450	13,500	162,000	170,100	178,605
Total Sales (A)	450	13,500	162,000	170,100	178,605
Less. Variable Expense					
Purchase cost	90	2,700	32,400	34,020	35,721
Total variable Expense (B)	90	2,700	32,400	34,020	35,721
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600	136,080	142,884
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		4,400	52,800	52,800	52,800
Net Profit (E) [C-D]		6,400	76,800	83,280	90,084
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	50,000		
1.2	Net Profit	76,800	83,280	90,084
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		56,800	120,080
	Total Cash Inflow	126,800	140,080	210,164
2	Cash Outflow			
2.1	Purchase of Product	50,000	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	70,000	20,000	20,000
3	Net Cash Surplus	56,800	120,080	190,164

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Vill: Vill: Niktipokta,P.O:
Kantanagor,P.S: Dhunat,Dist: Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

