

**Proposed NU Business Name: MS. SHAHADAT POSHU PALON**



Project identification and prepared by: Mst.Mahfuja Khatun  
Sokhipur.

Project verified by: Md.Shamsul Arefin



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

Name	:	<b>SHAHADAT HOSSAIN</b>
Age	:	26-06-1996 (21Years)
Education, till to date	:	Hons (3 <sup>rd</sup> year)
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Amtoil P.O: Boheratoil P.S: Sokhipur 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>SHAHINUR AKTER</b>
(iii) Father's name	:	<b>MD.ALAUDDIN</b>
(iv) GB member's info	:	Branch :Boheratoil,Sokhipur Centre 01(Female), Member ID: 1025/1 , Group No: 03 Member since: 21-05-12 (5 years) First loan: BDT 15,000
Further Information:		Existing loan: BDT 15,000, Outstanding Loan: Nill
(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.)	:	No
Business Experiences and Training Info	:	05 experience in running business. 05 Years in own business She has 05 Years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01752307910
Family's Contact No.	:	01753868066
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAHINUR AKTER** joined Grameen Bank since 05 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

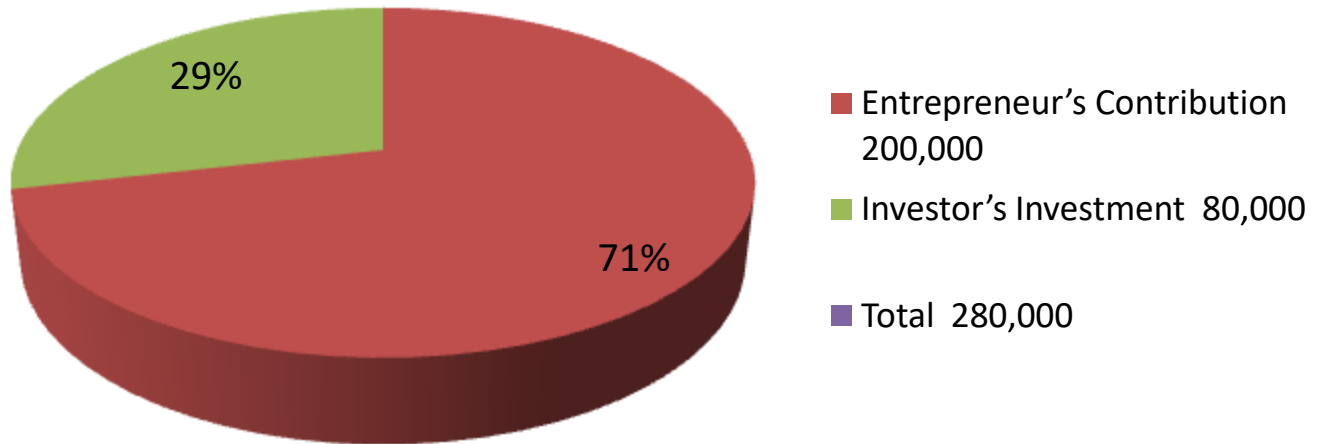
Business Name	:	<b>MS. SHAHADAT POSHU PALON</b>
Location	:	Amtoil
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 71% Required Investment BDT 80,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft 12 ft=144 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪. He has 2 cow and 2 ox in his farm.</li><li>▪Average daily milk production is 11 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Boheratoil .</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	660	19800	237600
		0	0
Total Sales(A)	660	19800	237600
Less Variable Expense (B)			0
Milk	92	2772	33264
Total Variable Expense	92	2772	33264
Contributon Margin (CM) [C=(A-B)]	568	17028	204336
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		800	9600
Total Fixed Cost (D)		6300	75600
Net Profit (E)= [C-D]		10728	128736

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	2	60000	120000	1	80000	80,000	200,000
ox	2	40000	80000			0	80,000
	<b>4</b>		<b>200,000</b>	<b>1</b>		<b>80,000</b>	<b>280,000</b>

### Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Milk	1100	33000	396000	415800
<b>Total Sales(A)</b>	<b>1100</b>	<b>33000</b>	<b>396000</b>	<b>415800</b>
<b>Less Variable Expense (B)</b>				
Milk	154	4620	55440	58212
<b>Total Variable Expense</b>	<b>154</b>	<b>4620</b>	<b>55440</b>	<b>58212</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>946</b>	<b>28380</b>	<b>340560</b>	<b>357588</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		500	6000	72000
Transportaion		0	0	0
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		0	0	0
Guard		0	0	0
Generator		0	0	0
Mobile Bill		800	9600	0
<b>Total Fixed Cost (D)</b>		<b>6300</b>	<b>75600</b>	<b>132000</b>
<b>Net Profit (E)= [C-D]</b>		<b>22080</b>	<b>264960</b>	<b>278208</b>
<b>Investment Pay Back</b>			<b>48,000</b>	<b>48,000</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	80,000	
1.2	Net Profit	264,960	278208
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		216960
	<b>Total Cash Inflow</b>	<b>344,960</b>	<b>495,168</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>216,960</b>	<b>447,168</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 5 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







# FAMILY PICTURE

