

Proposed NU Business Name: SHANTONA KHATUN GOBADI POSHU PALON



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Sonatala unit.Bogra

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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. Shantona Khatun
Age	:	05-05-1998(19 Years)
Education, till to date	:	B .A
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Lohagara P.O: Veluerpara P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Shahena Begum
(iii) Father's name	:	Late Mosaraf Hossain
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 17(Female), Member ID: 43861, Group No: 07 Member since: 01-01-2010 (10Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 10,000 , Outstanding loan: 6,920
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01786-713208
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. SHAHENA BEGUM joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home.

Proposed Nobin Udyokta Business Info

Business Name	:	SHANTONA KHATUN GOBADI POSHU PALON
Location	:	Lohagora, Veluarpara, Sonatala Bogra.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 90,000/- (from existing business) 75% Required Investment BDT 30,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods; Cow, Bokna, etc.▪ Average gain on 80% sale.▪ The business is operating by entrepreneur. Existing no employee.▪ None employee will be appointed.▪ The shop is own.▪ Collects goods from Local Market.▪ Agreed grace period is 3 months.

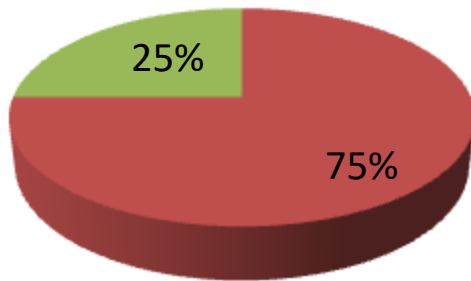
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk production	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			
Salary (self)		5,000	60,000
Mobile Bill		100	1,200
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,100	61,200
Net Profit (E) [C-D]		2,100	25,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	40000	40,000	1	30,000	30,000	70,000
Bokna	2	25000	50,000	0	0	0	50,000
Total	3	65000	90000	1	30000	30000	120000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 30,000
- Total 120,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	375	11,250	135,000	141,750	148,838
Total Sales (A)	375	11,250	135,000	141,750	148,838
Less. Variable Expense					
Milk production	75	2,250	27,000	28,350	29,768
Total variable Expense (B)	75	2,250	27,000	28,350	29,768
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000	113,400	119,070
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		100	1,200	1,200	1,200
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,100	61,200	61,200	61,200
Net Profit (E) [C-D]		3,900	46,800	52,200	57,870
Investment Payback			12,000	12,000	12,000

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

	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	46,800	52,200	57,870
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		34,800	75,000
	Total Cash Inflow	76,800	87,000	132,870
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)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	34,800	75,000	120,870

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











Family picture

