

Proposed NU Business Name: **JAHANARA HANIF GOBADI PASHU PALON**



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DhunatUnit, Bogra

Project verified by: Md. Mojaharul Islam



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

Name	:	<b>Md. Shamsujjoha</b>
Age	:	01-01-1997(20 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	No
No. of siblings:	:	1 Brother &3 sisters
Address	:	Vill: Alangi P.O: Alangi P.S: Dhunat , 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	:	<b>Most. Jahanara Hanif</b>
(iii) Father's name	:	<b>Md. Abu Hanif Mondol</b>
(iv) GB member's info	:	Branch: Alangi ,Centre # 63(Female), Member ID: 5847/2, Group No: 01 Member since: 15-04-2006(11Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 14,000/- Outstanding loan: BD 9676/-
(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	:	Seven years experience in running busines He has no Training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01715948028
Mother's Contact No.	:	01767426979
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat,Unit, Bogra .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most. Jahanara Hanif** joined Grameen Bank since 11 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Dairy Firm, and home development.

## Proposed Nobin Udyokta Business Info

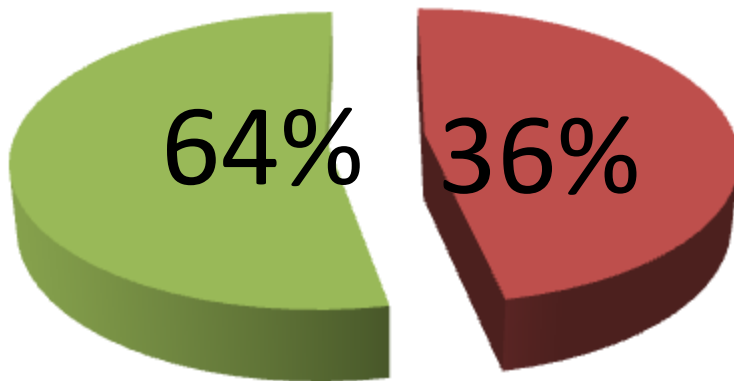
Business Name	:	<b>JAHANARA HANIF GOBADI PASHU PALON</b>
Location	:	Alangi , Dhunat,Bogra
Total Investment in BDT	:	BDT140,000
Financing	:	Self BDT 110,000(from existing business) 64% Required Investment BDT 30,000(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	18ft x 9ft= 162square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Asutolian Cow , Deshi Cow .</li><li>▪Average 80% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
Milk	60	1,800	21,600
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		200	2,400
Transportation		-	0
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>4,400</b>	<b>52,800</b>
<b>Net Profit (E) [C-D]</b>		<b>2,800</b>	<b>33,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	70,000	0	70,000
Culf	40,000	30,000	70,000
<b>Total</b>	<b>110,000</b>	<b>30,000</b>	<b>140,000</b>



Entrepreneur Contribution: 110,000  
Entrepreneur's Contribution 110,000  
Investors Investment : 30,000  
  
Total Investment : 140,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk	500	15,000	180,000	189,000	198,450
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Milk	100	3,000	36,000	37,800	39,690
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>	<b>37,800</b>	<b>39,690</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		0	0	0	-
Salary (self)		4,000	48,000	48,000	48,000
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
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>4,400</b>	<b>52,800</b>	<b>52,800</b>	<b>52,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,600</b>	<b>91,200</b>	<b>98,400</b>	<b>105,960</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

Sl #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	108,000		
1.2	Net Profit	33,600	98,400	105,960
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		99,600	186,000
	<b>Total Cash Inflow</b>	<b>141,600</b>	<b>198,000</b>	<b>291,960</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>99,600</b>	<b>186,000</b>	<b>279,960</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family: 0 Others: 0  
Experience & Skill : 7 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

