

Proposed NU Business Name: **MA GOBADI POSHU PALON AND
MOTATAJACORON KHAMAR**



Project identification and prepared by: Md. Motiur Rahman,
Dhunat Unit, Bogra.

Project verified by: MD. Mojaharul Islam Sharkar



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Most.Rozi Akter
Age	:	20-11-1995 (22Years)
Education, till to date	:	HSC
Marital status	:	married
Children	:	Nil
No. of siblings:	:	02 Brothers, 03 Sisters
Address	:	Vill: Anarpur, P.O: Kantanagor 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	:	Most. Jorina Khatun
(iii) Father's name	:	Late.Moslem Uddin Mondoi
(iv) GB member's info	:	Branch: Alangi , Centre # 36 (Female), Member ID: 3187, Group No: 04 Member since: 20-05-2005 (12Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: 26040
(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	:	05 years experience in running business. She has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748581562
Family's Contact No.	:	01991428109
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Jorina Khatun joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

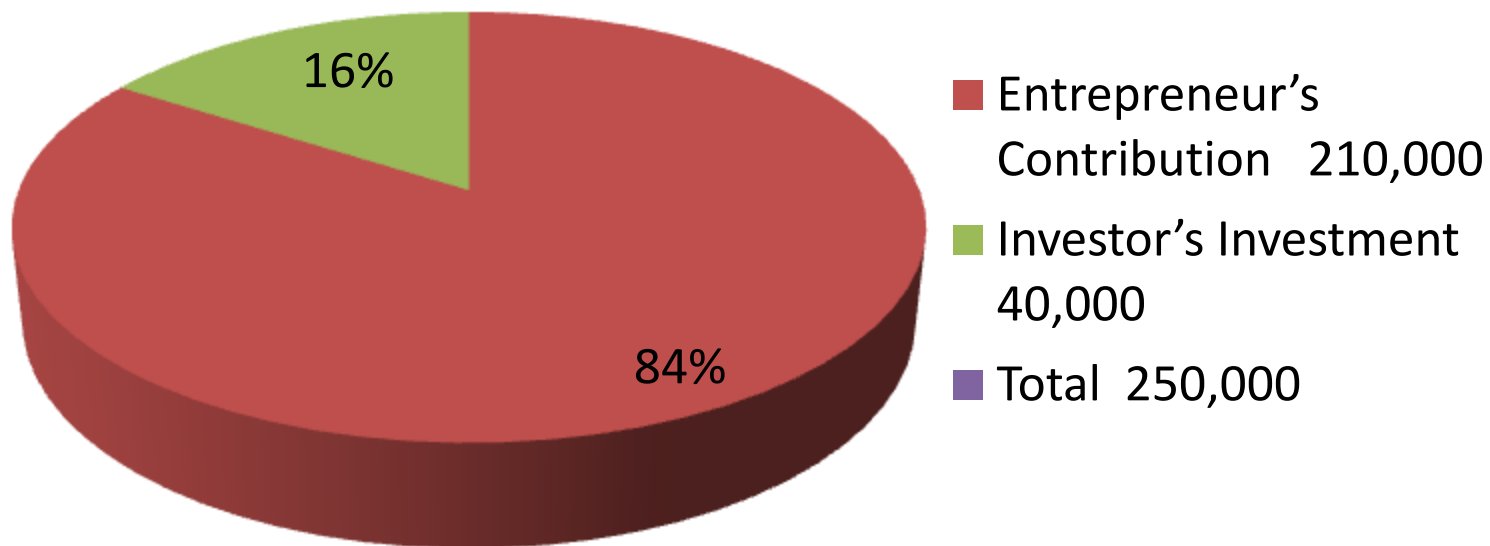
Business Name	:	MA GOBADI POSHU PALON AND MOTATAZACORON KHAMAR
Location	:	Anarpur, Kantonagor,Dhunat,Bogra
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 2,10,000/- (from existing business) 84% Required Investment BDT 40,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 12 ft= 300 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is Generator by electicity supplier & rent a Sound box's▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Dakshinkhan,Tongi Bazaar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk	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			
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
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,400	52,800
Net Profit (E) [C-D]		2,800	33,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	100,000	40,000	140,000
Deshi Cow	50,000		50,000
Calf	60,000	0	60,000
Total	210,000	40,000	250,000



Financial Projection (BDT)

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

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

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
Cash Inflow			
Investment Infusion by Investor	210,000		
Net Profit	91,200	98,400	105,960
Depreciation (Non cash item)	0	0	0
Opening Balance of Cash Surplus		245,200	327,600
Total Cash Inflow	301,200	343,600	433,560
Cash Outflow			
Purchase of Product	40,000		
Payment of GB Loan			
Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
Total Cash Outflow	56,000	16,000	16,000
Net Cash Surplus	245,200	327,600	417,560

SWOT ANALYSIS

STRENGTH

Employment: Self: 07 Family:0 Others:03
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

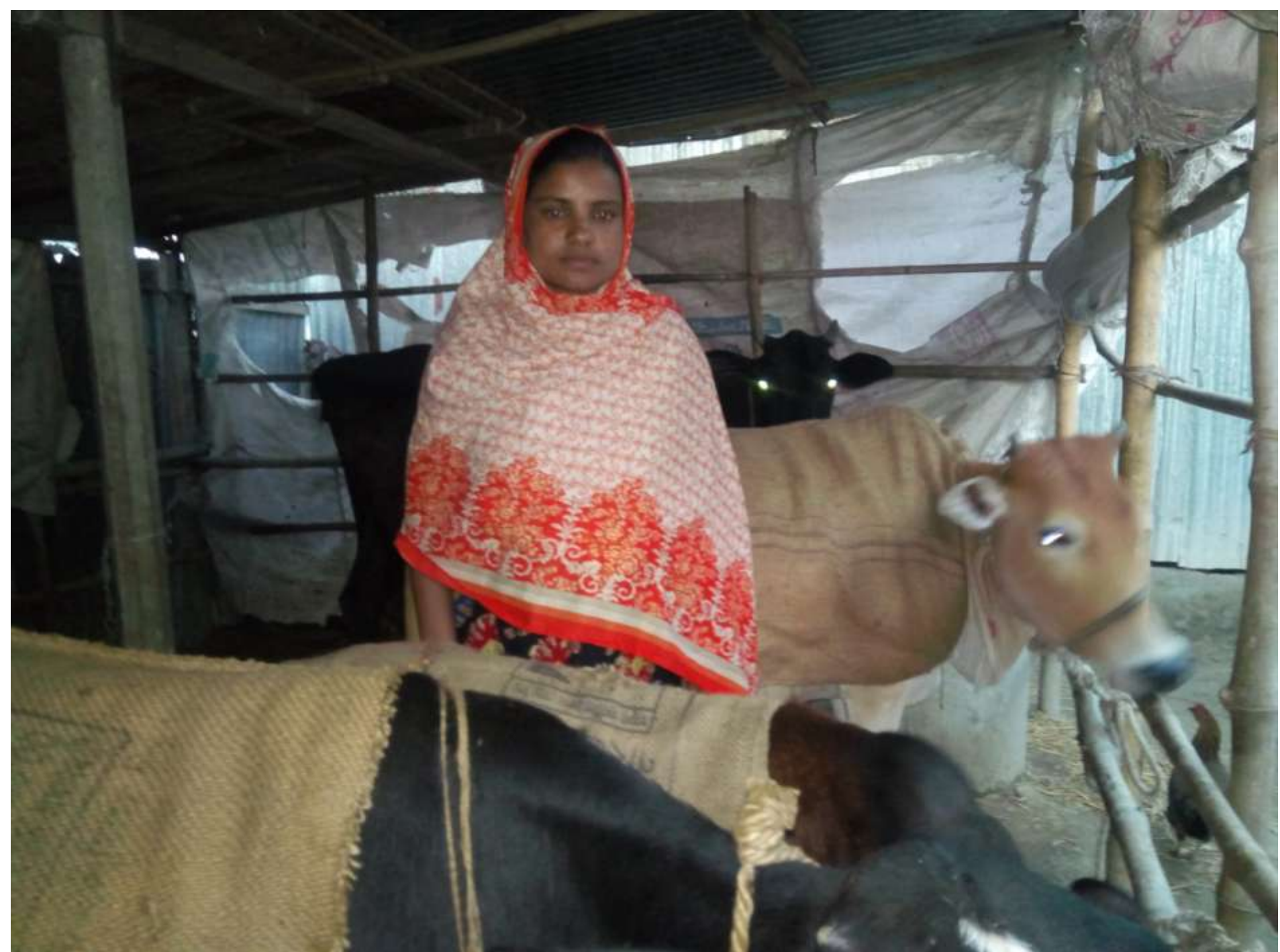
THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

