

Proposed NU Business Name: **SHARMIN GOBADI PASHU PALON KHAMAR**



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

Project verified by: MD. Mojaharul Islam Sharkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Ferdous
Age	:	14-09-1985(32Years)
Education, till to date	:	Eight
Marital status	:	married
Children	:	1 daughter
No. of siblings:	:	01 Brothers, 01Sisters
Address	:	Vill: Boro Chapra P.O: Chikashi 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.Fatema Khatun
(iii) Father's name	:	Md. Kalimuddin Tarofdar
(iv) GB member's info	:	Branch: Chikachi Centre # 07(Female), Member ID: 1195/2, Group No: 02 Member since: 10-05-1999(15Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: Nil
(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. He has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01796952747
Family's Contact No.	:	01761642539
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most.Fatema Khatun joined Grameen Bank since 15 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

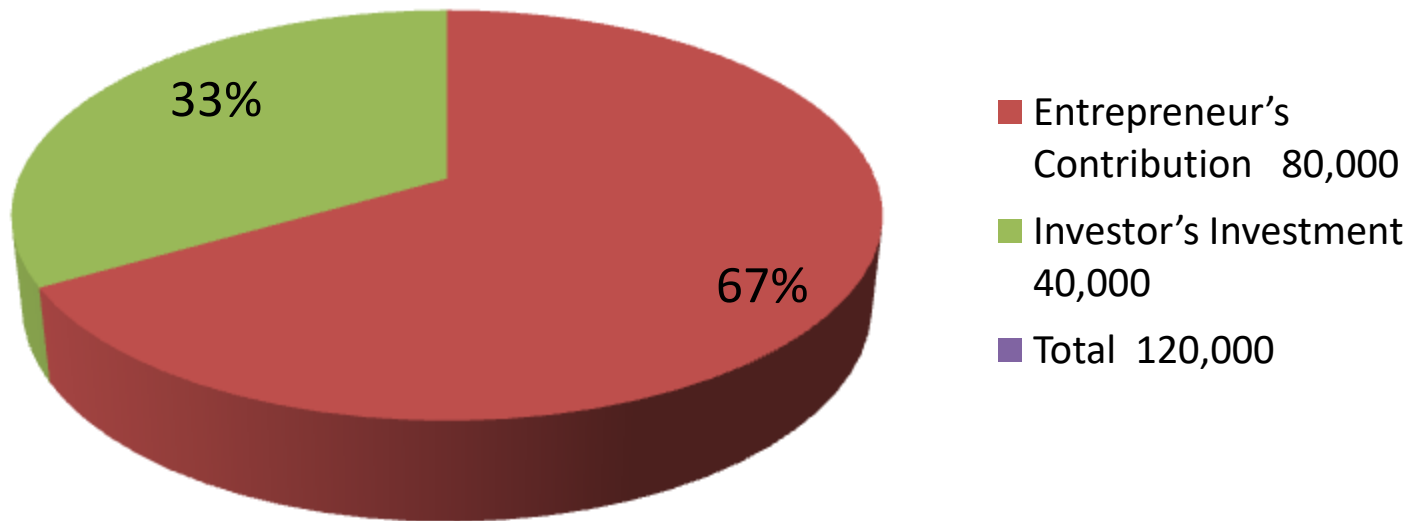
Business Name	:	SHARMIN GOBADI PASHU PALON KHAMAR
Location	:	Boro Chapra, Chikashi,Dhunat,Bogra
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 80,000/- (from existing business) 67% Required Investment BDT 40,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is operating by entrepreneur.▪After getting equity fund one employee will be appointed.▪The shop is own▪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			
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,200	50,400
Net Profit (E) [C-D]		3,000	36,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	40000	40000	80,000
Heifar	40,000	0	40,000
Total	80,000	40,000	120,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense	0				
Milk	80	2,400	28,800	30,240	31,752
Total variable Expense (B)	80	2,400	28,800	30,240	31,752
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200	120,960	127,008
Less. Fixed Expense					
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		4,200	50,400	50,400	50,400
Net Profit (E) [C-D]		5,400	64,800	70,560	76,608
Investment Payback			16000	16,000	16,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	64,800	70,560	76,608
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		152,800	211,360
	Total Cash Inflow	194,800	223,360	287,968
2	Cash Outflow			
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
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	152,800	211,360	275,968

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

