

Proposed NU Business Name: **AMENA BEGUM GOBADI POSHU 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. Shaminur Islam Shamin
Age	:	08-03-1997(21Years)
Education, till to date	:	Eight
Marital status	:	married
Children	:	None
No. of siblings:	:	02 Brothers, 01Sisters
Address	:	Vill: Charpara 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. Amena Khatun
(iii) Father's name	:	Late Sirajul Islam
(iv) GB member's info	:	Branch: Alangi Centre # 11(Female), Member ID: 2824/2, Group No: 05 Member since: 09-05-1997(20Years) First loan: BDT 3,000 /- Outstanding loan: Nil
Further Information:		
(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	:	07 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.	:	01755412003
Family's Contact No.	:	01719332869
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Amena Khatun joined Grameen Bank since 20 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

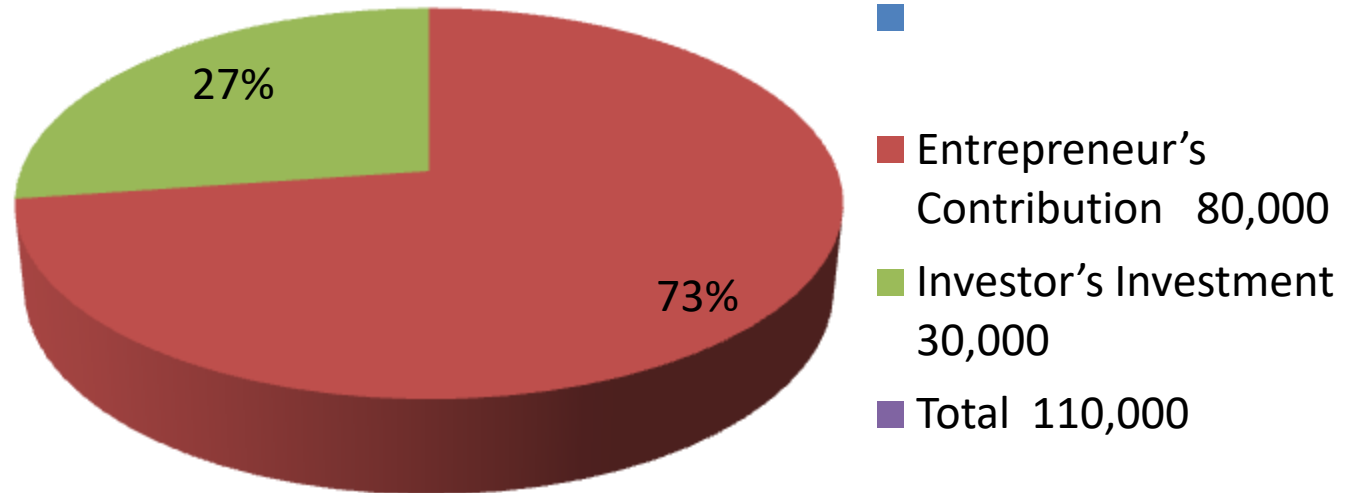
Business Name	:	AMENA BEGUM GOBADI POSHU PALON KHAMAR
Location	:	Charpara, Kantanagar,Dhunat,Bogra
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 80,000/- (from existing business) 73% Required Investment BDT 30,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 8 ft= 80 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	200	6,000	72,000
Total Sales (A)	200	6,000	72,000
Less. Variable Expense			
Milk	40	1,200	14,400
Total variable Expense (B)	40	1,200	14,400
Contribution Margin (CM) [C=(A-B)]	160	4,800	57,600
Less. Fixed Expense			
House rant		-	0
Electricity Bill		-	0
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)		4,200	50,400
Net Profit (E) [C-D]		600	7,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	60,000		60,000
Heifar	20,000	30,000	50,000
Total	80,000	30,000	110,000



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					
House rant		0	0	0	0
Electricity Bill		0	0	0	0
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)		4,200	50,400	50,400	50,400
Net Profit (E) [C-D]		5,400	64,800	70,560	76,608
Investment Payback			12000	12,000	12,000

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
Cash Inflow			
Investment Infusion by Investor	80,000		
Net Profit	32,400	36,720	41,256
Depreciation (Non cash item)	0	0	0
Opening Balance of Cash Surplus		70,400	95,120
Total Cash Inflow	112,400	107,120	136,376
Cash Outflow			
Purchase of Product	30,000		
Payment of GB Loan			
Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
Total Cash Outflow	42,000	12,000	12,000
Net Cash Surplus	70,400	95,120	124,376

SWOT ANALYSIS

STRENGTH

Employment: Self: 07 Family:0 Others:03
Experience & Skill : 07 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

