

## Proposed NU Business Name: **Bilkis 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	:	<b>Md. Biltu Miah</b>
Age	:	20-11-1998(19Years)
Education, till to date	:	Six
Marital status	:	married
Children	:	01 son
No. of siblings:	:	03Sisters
Address	:	Vill: Nikkitipota P.O:Nimgachi 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. Bilkis Khatun</b>
(iii) Father's name	:	<b>Md. Farid Uddin Pramanik</b>
(iv) GB member's info	:	Branch: Nimgachi Centre # 85(Female), Member ID: 8696/1, Group No: 04 Member since: 15-04-2002(16Years) First loan: BDT 5440/- 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.	:	01706835723
Family's Contact No.	:	01767604736
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most. Bilkich Khatun** joined Grameen Bank since 16 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

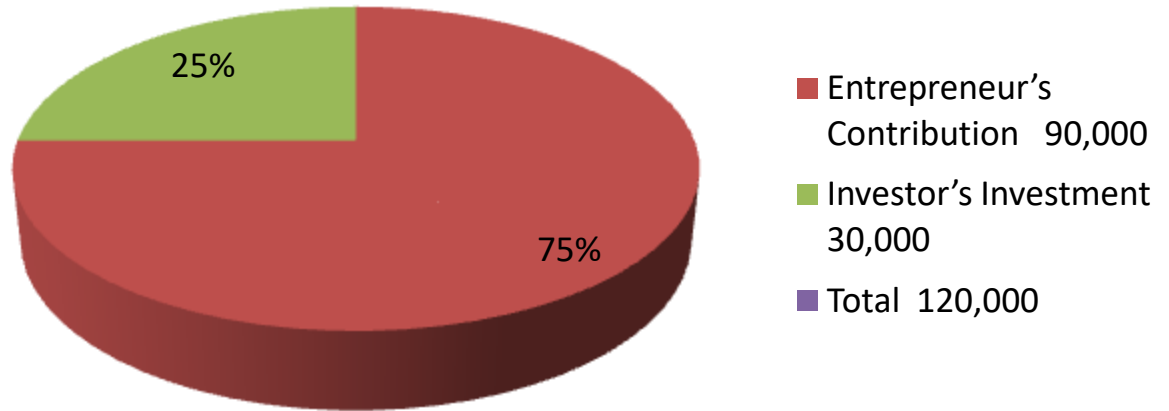
Business Name	:	<b>Bilkis Gobadi Pashu Palon Khamar</b>
Location	:	Nikkipota,Nimgachi,Dhunat,Bogra
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 90,000/- (from existing business) 75% Required Investment BDT 30,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is operating by entrepreneur.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is own</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk	200	6,000	72,000
<b>Total Sales (A)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Less. Variable Expense</b>			
Milk	40	1,200	14,400
<b>Total variable Expense (B)</b>	<b>40</b>	<b>1,200</b>	<b>14,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>160</b>	<b>4,800</b>	<b>57,600</b>
<b>Less. Fixed Expense</b>			
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
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>4,200</b>	<b>50,400</b>
<b>Net Profit (E) [C-D]</b>		<b>600</b>	<b>7,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	40,000		40,000
Haifar	20,000	30,000	50,000
Calf	30,000	0	30,000
<b>Total</b>	<b>90,000</b>	<b>30,000</b>	<b>120,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk	400	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Milk	80	2,400	28,800	30,240	31,752
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>	<b>28,800</b>	<b>30,240</b>	<b>31,752</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9,600</b>	<b>115,200</b>	<b>120,960</b>	<b>127,008</b>
<b>Less. Fixed Expense</b>					
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
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>4,200</b>	<b>50,400</b>	<b>50,400</b>	<b>50,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,400</b>	<b>64,800</b>	<b>70,560</b>	<b>76,608</b>
<b>Investment Payback</b>			<b>12000</b>	<b>12,000</b>	<b>12,000</b>



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

Sl #	<i>Particulars</i>	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	90,000		
1.2	Net Profit	64,800	36,720	41,256
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		98,800	119,520
	<b>Total Cash Inflow</b>	<b>154,800</b>	<b>135,520</b>	<b>160,776</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>98,800</b>	<b>119,520</b>	<b>144,776</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

