

Proposed NU Business Name: **REHENA POSUPALON**



Project identification and prepared by: Sums Rumi,
Mohasthan Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. MOTIUR RAHAMAN |
| Age | : | 17-08-1993(24Years) |
| Marital status | : | Unmarried |
| Education,till to day | : | Honars 3th year |
| Children | : | Nill |
| No. of siblings: | : | 02 Sisters . |
| Address | : | Vill:Korotkola P.OMokamtola P.S: shibgonj Dist: Bogra |
| 00Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MST .REHENA BEGUM |
| (iii) Husband's name | : | MD.SHAHIDUL ISLAM |
| (iv) GB member's info | : | Branch: Rainagor Shibgonj,Centre # 37(Female), Member ID:7047 Group No: 07 Member since: 10-01-2006(12Years) First loan: BDT 10,000 /-, Existing loan: BDT 50,000/- Outstanding loan:Nill |
| Further Information: | | |
| (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 | : | 06 years experience in running business. He has 07 Years training |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01723-558413 |
| Father's Contact No. | : | 01928-645688 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.REHENA BEGUM joined Grameen Bank since 6 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | REHENA POSUPALON |
| Location | : | :Korotkola,Mokamtol,Shibgonj,Bogra. |
| Total Investment in BDT | : | BDT 130,000/- |
| Financing | : | Self BDT 80,000/- (from existing business) 38 % Required Investment BDT 50,000/- (as equity) 62 % |
| Present salary/drawings from business (estimates) | : | BDT 5000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 10 ft= 80 square ft |
| Security of the shop | : | N/A |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months. |

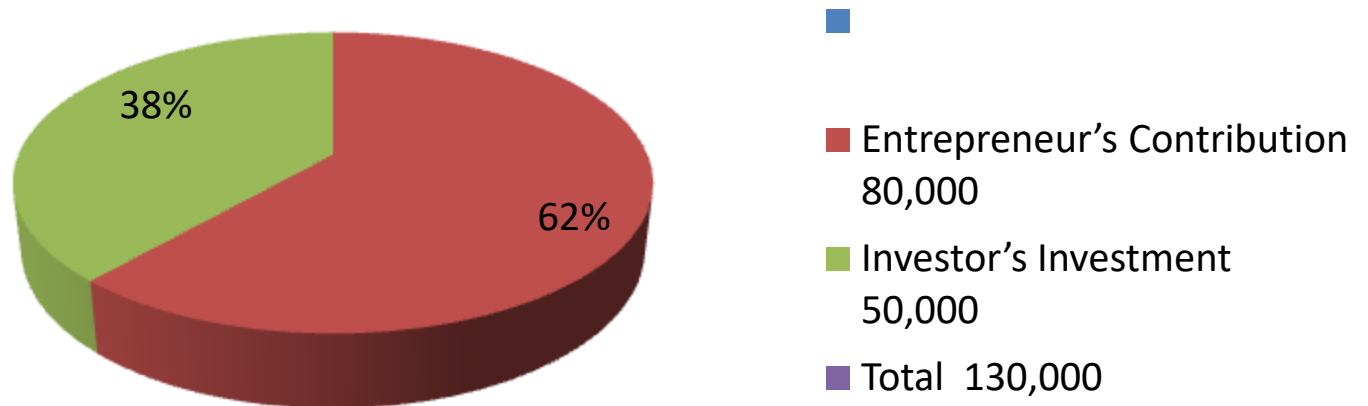
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|--------------|----------------|
| Revenue (sales) | | | |
| FISH production | 300 | 9,000 | 108,000 |
| Total Sales (A) | 300 | 9,000 | 108,000 |
| Less. Variable Expense | | | |
| Milk production | 70 | 2,100 | 25,200 |
| Total variable Expense (B) | 70 | 2,100 | 25,200 |
| Contribution Margin (CM) [C=(A-B)] | 210 | 6,900 | 82,800 |
| Less. Fixed Expense | | | |
| House rant | | - | 0 |
| Electricity Bill | | 200 | 2,400 |
| Transportation | | 200 | 2,400 |
| Salary (self) | | 5,000 | 60,000 |
| Mobile Bill | | 200 | 2,400 |
| Non cash item | | | |
| Depreciation | | 0 | 0 |
| Total fixed Cost (D) | | 5,600 | 67,200 |
| Net Profit (E) [C-D] | | 1,300 | 15,600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|---------------|----------|---------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Cow | 1 | 40000 | 40,000 | 1 | 50,000 | 50,000 | 90,000 |
| Bull | 1 | 40000 | 40,000 | 0 | 0 | 0 | 40,000 |
| Boll | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Security | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 2 | 0 | 80,000 | 1 | 50,000 | 50,000 | 130,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Milk production | 500 | 15,000 | 180,000 | 189,000 | 198,450 |
| Total Sales (A) | 500 | 15,000 | 180,000 | 189,000 | 198,450 |
| Less. Variable Expense | | | | | |
| Milk production | 150 | 4,500 | 54,000 | 56,700 | 59,535 |
| Total variable Expense (B) | 150 | 4,500 | 54,000 | 56,700 | 59,535 |
| Contribution Margin (CM) [C=(A-B)] | 350 | 10,500 | 126,000 | 132,300 | 138,915 |
| Less. Fixed Expense | | | | | |
| House rant | | 0 | 0 | 0 | 0 |
| Electricity Bill | | 200 | 2,400 | 2,400 | 2,400 |
| Transportation | | 200 | 2,400 | 2,400 | 2,400 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Mobile Bill | | 200 | 2,400 | 2,400 | 2,400 |
| Non cash item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total fixed Cost (D) | | 5,600 | 67,200 | 67,200 | 67,200 |
| Net Profit (E) [C-D] | | 4,900 | 58,800 | 65,100 | 71,715 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| SI # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|----------------|----------------|----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 58,800 | 65,100 | 71,715 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 38,800 | 83,900 |
| | Total Cash Inflow | 108,800 | 103,900 | 155,615 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | 0 | 0 |
| 2.2 | Payment of GB Loan | 0 | 0 | 0 |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 38,800 | 83,900 | 135,615 |

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; AGUKOLA,Bogra
shadar,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





JNS
24
DENIM







FAMILY PICTURE

