

Proposed NU Business Name: PAPIA POSHU PALON KHAMAR



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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Shajedur Rahman
Age	:	10-01-1995 (23 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Sister
Address	:	Vill: Keshober para ,P.O: Sukhanpukur P.S: Gabtoli 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	:	Late. Shajeda Begum
(iii) Father's name	:	Md. Abdul Aziz
(iv) GB member's info	:	Branch: Gabtoli Centre # 41(Female), Member ID: 4416, Group No: 08 Member since: 01-03-1995 (20Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 10,000/-, Outstanding loan: BDT Nill
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	CNG
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-597160
Mother's Contact No.	:	01738-162677
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. SonatalaUnit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Late.Shajeda Begum joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PAPIA POSHU PALON KHAMAR
Location	:	Keshoberpara, Sukhanpukur, Gabtoli, Bogra.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Bulls etc.▪Average 80% gain on sale.▪The business is operating by entrepreneur. Existing No employee.▪None employee will be appointed.▪The shop is own▪Collects goods from local market.▪Agreed grace period is 3 months.

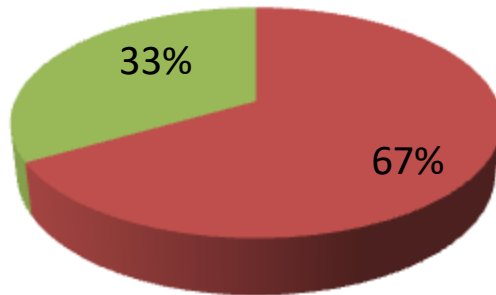
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	350	10,500	126,000
Total Sales (A)	350	10,500	126,000
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)]	280	8,400	100,800
Less. Fixed Expense			
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D]		3,100	37,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	0	0	0	1	50,000	50,000	50,000
Bull	2	50000	100,000	0	0	0	100,000
Total	2	50000	100000	1	50000	50000	150000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- **Total 150,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	475	14,250	171,000	179,550	188,528
Total Sales (A)	475	14,250	171,000	179,550	188,528
Less. Variable Expense					
Milk production	95	2,850	34,200	35,910	37,706
Total variable Expense (B)	95	2,850	34,200	35,910	37,706
Contribution Margin (CM) [C=(A-B)	380	11,400	136,800	143,640	150,822
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,300	63,600	63,600	63,600
Net Profit (E) [C-D)		6,100	73,200	80,040	87,222
Investment Payback			20,000	20,000	20,000

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

	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	73,200	80,040	87,222
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		53,200	113,240
	Total Cash Inflow	123,200	133,240	200,462
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	53,200	113,240	180,462

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

