

Proposed NU Business Name: BIPOB MIA GOBADI POSHUPALON KHAMAR



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIPLOB MIA
Age	:	08-03-1997(21Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Nittipota, Shiali P.O:Nimngschhi, 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. BEGUNI BEGUM
(iii) Father's name	:	DULAL MONDAL
(iv) GB member's info	:	BranchNimngschhi Dhunat, Centre # 85(Female), Member ID: 8675/1, Group No: 03 Member since: 20-10-2005(11Years) First loan: BDT 5,000 /- 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	:	04 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.	:	01761-381864
Family's Contact No.	:	01723-394872
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. BEGUNI BEGUM joined Grameen Bank since 11 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

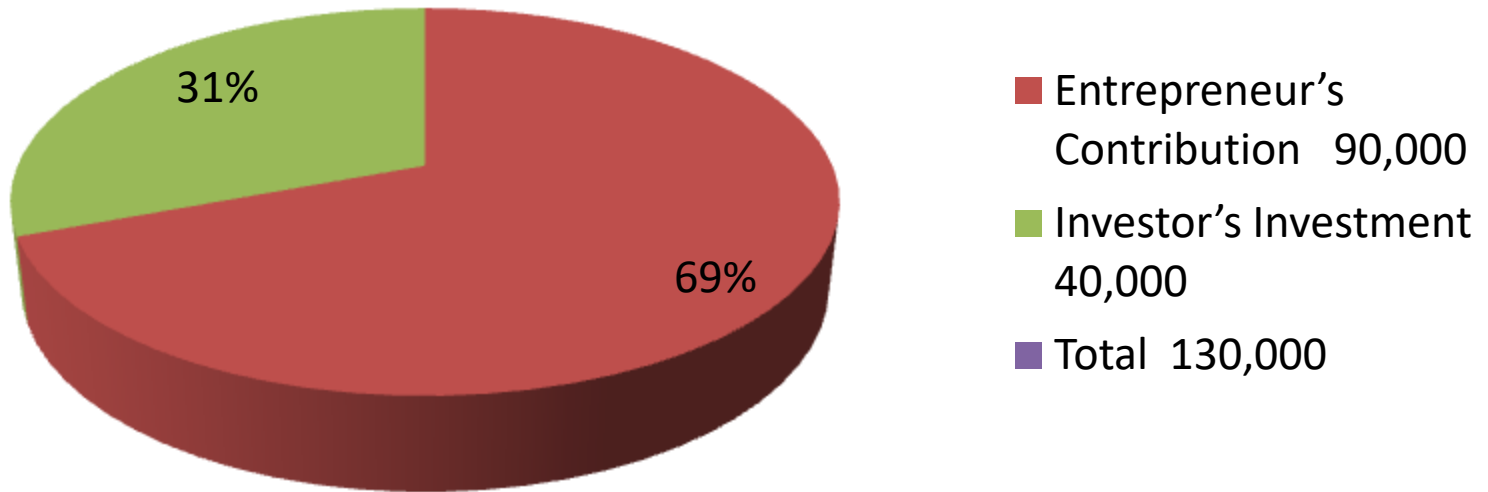
Business Name	:	BIPLOB MIA GOBADI POSHUPALON KHAMAR
Location	:	Vill: Nittipota, Shiali P.O:Nimngschhi, P.S: Dhunat ,Dist: Bogra
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 90,000/- (from existing business) 69% Required Investment BDT 40,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	18 ft x 12 ft= 176 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 farm is own▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
milk sale	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Cot,Table,Alna,Sofa anda others	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
		BDT		BDT	
calf	1	40,000	00	0	1 40,000
Haifer	2	50,000	0	0	2 50,000
Cow	0	0	1	40,000	1 40,000
Total	3	90,000		40,000	4 130,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Poltry Hen.	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Poltry Hen.	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	100	3,000	36,000	37,800	39,690
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
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]		7,800	93,600	100,800	108,360
Investment Payback			16,000	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	40,000		
1.2	Net Profit	93,600	100,800	108,360
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		77,600	162,400
	Total Cash Inflow	133,600	178,400	270,760
2	Cash Outflow			
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
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	77,600	162,400	254,760

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01, Others: 0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Nittipota, Dhunat,Bogra

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

