

Proposed NU Business Name: **ZULEKHA GOBADI POSHU PALON**



Project identification and prepared by: Md. Motiur Rahman
Dhunat Unit, Bogra.

Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ZUYEL RANA
Age	:	05-01-1993(25Years)
Education, till to date	:	HONRS
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Sister
Address	:	Vill: Ramnagar, P.O:Kantanagar, 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. ZULEKHA KHATUN
(iii) Father's name	:	MD. NANNU MIAH
(iv) GB member's info	:	Branch:Alangi, Centre # 06(Female), Member ID: 4715, Group No: 07 Member since: 08-05-2002(15Years) First loan: BDT 5,000 /- Outstanding loan: 6,920 /-
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	:	07 years experience in running business. She has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-340873
Family's Contact No.	:	01753-062831
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ZULEKHA KHATUN joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Development.

Proposed Nobin Udyokta Business Info

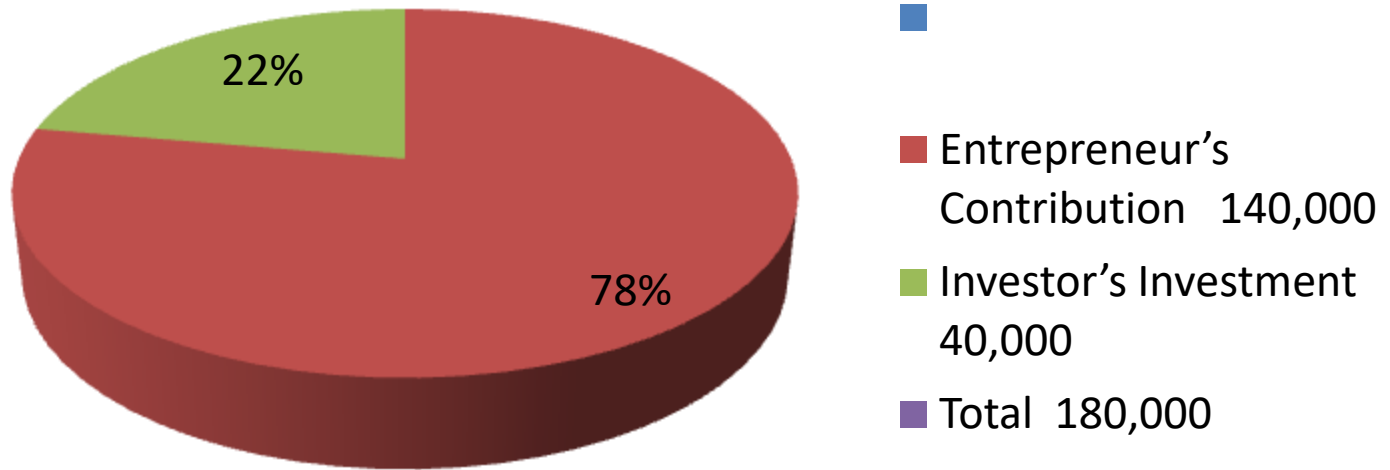
Business Name	:	ZULEKHA GOBADI POSHU PALON
Location	:	Vill: Ramnagar, P.O:Kantanagar, P.S: Dhunat ,Dist: Bogra
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 140,000/- (from existing business) 78% Required Investment BDT 40,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 10 ft= 150 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			
Product cost	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			
Electricity Bill		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,300	51,600
Net Profit (E) [C-D]		2,900	34,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	60000	120,000	1	40,000	40,000	160,000
Calf	1	20000	20,000	0	0	0	20,000
Total	0		140,000	0		40,000	180,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sale	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
Milk Sale	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					
Electricity Bill		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		4,300	51,600	51,600	51,600
Net Profit (E) [C-D]		5,300	63,600	69,360	75,408
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	63,600	69,360	75,408
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		47,600	100,960
	Total Cash Inflow	103,600	116,960	176,368
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
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	47,600	100,960	160,368

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01, Others: 0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

