

**Proposed NU Business Name: MAYER DUA GORU PALON KHAMAR**



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Bagha Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MOST SHEFALY</b>
Age	:	15-03-1986 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Arpara P.O Horina, P.S: Bagha, Dist: Rajshahi
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>KHODEZA BEGUM</b>
(iii) Father's name	:	<b>MD AMZAD</b>
(iv) GB member's info	:	Branch :Monigram, Centre # 30 (Female), Member ID: 6057/2,Group No: 01 Member since: 15-03-2005 2013 (09 years) First loan: BDT 15,000/-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 10,600/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	10 years experience in running business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01706-823301
Mother's Contact No.	:	01726-193185
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha ,Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHODEZA BEGUM** joined Grameen Bank since 09 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAYER DUA GORU PALON KHAMAR</b>
Location	:	Arpara, Bagha, Rajshahi
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	:	10ft x 8ft=80 Square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪Currently he has three cow in his farm.</li> <li>▪Average daily milk production is 8 liter and milk price is BDT 50.</li> <li>▪The business is operating by entrepreneur. Existing no employees.</li> <li>▪The farm is owned</li> <li>▪Collects goods from Rajshahi</li> <li>▪Agreed grace period is 3 months.</li> </ul>

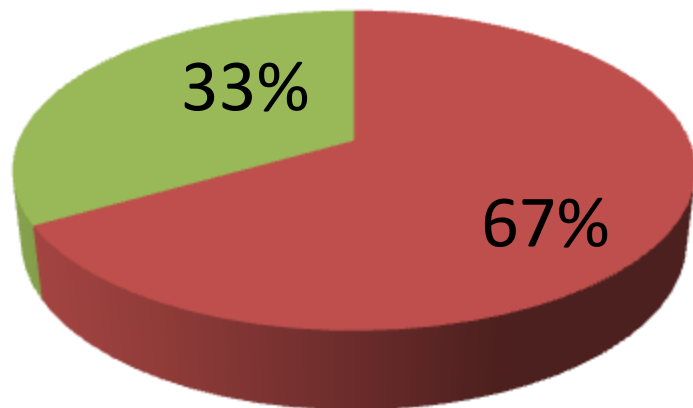
## Existing Business (BDT)

Particular	Daily	Monthly
<b>Revenue (sales)</b>		
Milk	400	12,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>
<b>Less. Variable Expense</b>		
Straw, Bran, Medicine etc	80	2,400
<b>Total variable Expense (B)</b>	<b>80</b>	<b>2,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>320</b>	<b>9,600</b>
<b>Less. Fixed Expense</b>		
Mobile Bill		200
Salary (self)		4,000
Electricity Bill		100
Transportation		200
<b>Total fixed Cost (D)</b>		<b>4,500</b>
<b>Net Profit (E) [C-D]</b>		<b>5,100</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	33333	100,000	1	30000	30,000	130,000
Feed	0	0	0	10	2000	20,000	20,000
<b>Total</b>	<b>3</b>		<b>100,000</b>	<b>11</b>		<b>50,000</b>	<b>150,000</b>

## 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
<b>Revenue (sales)</b>					
Milk	650	19,500	234,000	245,700	257,985
Calf Sale			30,000	30,000	30,000
<b>Total Sales (A)</b>	<b>650</b>	<b>19,500</b>	<b>264,000</b>	<b>275,700</b>	<b>287,985</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	170	5,100	61,200	64,260	67,473
<b>Total variable Expense (B)</b>	<b>170</b>	<b>5,100</b>	<b>61,200</b>	<b>64,260</b>	<b>67,473</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>202,800</b>	<b>211,440</b>	<b>220,512</b>
<b>Less. Fixed Expense</b>					
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		4,000	48,000	48,000	48,000
Electricity Bill		100	1,200	1,500	1,800
Transportation		200	2,400	3,000	3,500
<b>Total Fixed Cost</b>		<b>4,600</b>	<b>55,200</b>	<b>56,500</b>	<b>57,800</b>
<b>Net Profit (E) [C-D]</b>		<b>9,800</b>	<b>147,600</b>	<b>154,940</b>	<b>162,712</b>



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

<i>0</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	147,600	154,940	162,712
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		127,600	262,540
	<b>Total Cash Inflow</b>	<b>197,600</b>	<b>282,540</b>	<b>425,252</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>127,600</b>	<b>262,540</b>	<b>405,252</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 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









উদ্যোক্তা প্রকল্পের তথ্য

পালাব স্বাক্ষর



# FAMILY PICTURE

