

Proposed NU Business Name: JOYNAL ABEDIN POSHUPALON KHAMAR



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAHIDUL ISLAM
Age	:	25-11-1991 (26 Year)
Education, till to date	:	Class 5
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Sisters
Address	:	Vill: Naldanga , P.O: Alangi , P.S: Dhunat , 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. SUFIA KHATUN
(iii) Father's name	:	MD. JOYNAL AKANDO
(iv) GB member's info	:	Branch:Alangi , Centre # 18 (Female), Member ID:8528,Group No: 03 Member since:16 / 03 /2001 (16 Years) First loan: BDT 4000 /- Existing Loan: BDT 50,000 /- Outstanding loan: BDT 46700 /-
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	:	12 years experience in running business. 10 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-192910
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SUFIA KHATUN joined Grameen Bank since 16 years ago. At first she took BDT 4000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: JOYNAL ABEDIN POSUPALON KHAMAR
Location	:	Naldanga, P.S: Alangi , Dist: Bogra
Total Investment in BDT	:	BDT 300000 /-
Financing	:	Self BDT 250000 /- (from existing business) 83 % Required Investment BDT 50000 /- (as equity) 17 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 10 ft= 300 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Milk Sales . ▪Average 80 % gain on sales. ▪The business is operating by entrepreneur. ▪After getting equity fund 01labor will be appointed. ▪Agreed grace period is 3 months.

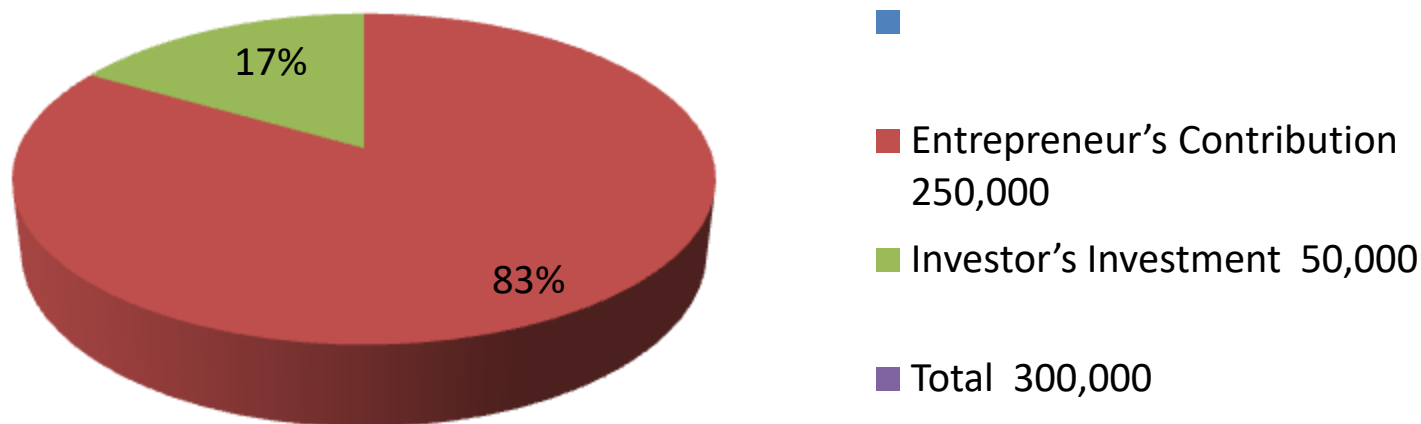
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Sales	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Cost	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
House rant		-	0
Electricity Bill		-	0
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		100	1,200
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		5,100	61,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	90,000	180,000	1	50,000	50,000	230,000
Calf	2	35000	70,000	0	10,000	0	70,000
Total	0	0	250,000	0	0	50,000	300,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Milk sales	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Product cost	120	3,600	43,200	45,360	47,628
Total variable Expense (B)	120	3,600	43,200	45,360	47,628
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800	181,440	190,512
House rant		-	0	0	0
Electricity Bill		-	0	0	0
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		100	1,200	1,200	1,200
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,500	54,000	54,000	54,000
Net Profit (E) [C-D]		9,900	118,800	127,440	136,512
Investment Payback			20,000	20,000	20,000

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

Sl #	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	118,800	127,440	136,512
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		98,800	206,240
	Total Cash Inflow	168,800	226,240	342,752
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	98,800	206,240	322,752

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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; Naldanga, P.S: Alangi ,
Dist: Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

