

Proposed NU Business Name: NURJAHAN POSHUPALON KHAMAR



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Nur Islam
Age	:	30-10-1994(23Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother
Address	:	Vill: Soto Tangra P.O BanglabajarP.S: Bogra, 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.NURJAHAN BIBI
(iii) Father's name	:	MD.BADSHA
(iv) GB member's info	:	Branch: Namuja Bogra, Centre # 13(Female), Member ID:1984, Group No: 04 Member since: 02-10-1996 (21Years) First loan: BDT 1500 /- Existing Loan: BDT 150,000/- Outstanding loan: BDT 41100 /-
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	:	04years experience in running business. He has training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-917570
Father's Contact No.	:	01713-790672
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.NURJAHAN BIBI joined Grameen Bank since 21 years ago. At first she took BDT 1,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NURJAHAN PHOSU PALONE KHAMAR
Location	:	:Shorolpur, Chadmohahat, Bogra.
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/- (from existing business)41% Required Investment BDT 50,000/- (as equity) 59 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 12 ft = 96 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Daily Enkam. Average 70% gain▪The business is operating by entrepreneur. Existing 1 employee.▪One will be appointed 02 in the future.▪Collects goods from▪Agreed grace period is 3 months.

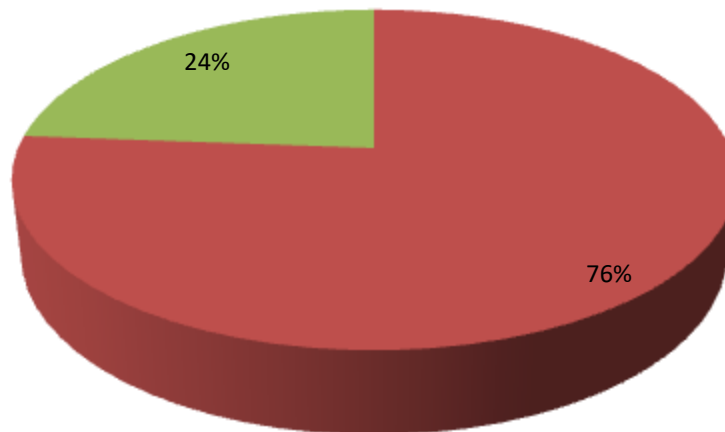
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Milk Sales	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
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)]	230	6,900	82,800
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		1,200	14,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ox	1	110,000	110,000	1	50,000	50,000	160,000
Ox	1	50,000	50,000	0	0	0	50,000
Total	2	160,000	160,000	1	50,000	50,000	210,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 50,000
- Total 210,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk sale	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Milk production cost	150	4,500	54,000	56,700	59,535
Total variable Expense (B)	150	10,500	54,000	56,700	59,535
Contribution Margin (CM) [C=(A-B)]	350	4,500	126,000	132,300	138,915
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		5,700	68,400	68,400	68,400
Net Profit (E) [C-D]		-1,200	57,600	63,900	70,515

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	50,000		
1.2	Net Profit	57,600	63,900	70,515
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		37,600	81,500
	Total Cash Inflow	107,600	101,500	152,015
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	37,600	81,500	132,015

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 25 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Palashbari, Chadmohahat,
Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

