

Proposed NU Business Name: NAHID GOBADI POSU PALON KHAMAR



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

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST.NAZMA KHATUN
Age	:	21-10-1988(29 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Bather
Address	:	Vill:Noldaga :P.O:Alangi P.S:Dhunot 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	:	
(iii) Father's name	:	MST. MOTAIWAR
(iv) GB member's info	:	MD. ALTAF HOSEN Branch:Alangi-Dhunot.Centre # 32(Female), Member ID: 2402, Group No: 08 Member since:10-03-2002(15 Years)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 3,000/- Existing Loan: BDT 100,000, Outstanding loan: 27,925/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	He has 05 experience in running business. He has not training.
Other Own/Family Sources of Income	:	Agriculcher.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-489162
Mother's Contact No.	:	01740-179940
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunot, Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOTAIWAR joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAHID GOBADI POSU PALON KHAMAR
Location	:	Noldaga ,Alangi bazar.
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business)55 % Required Investment BDT 50,000/-(as equity)45%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 08 ft = 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Millk.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dhunot, Bogra▪Agreed grace period is 3 months.

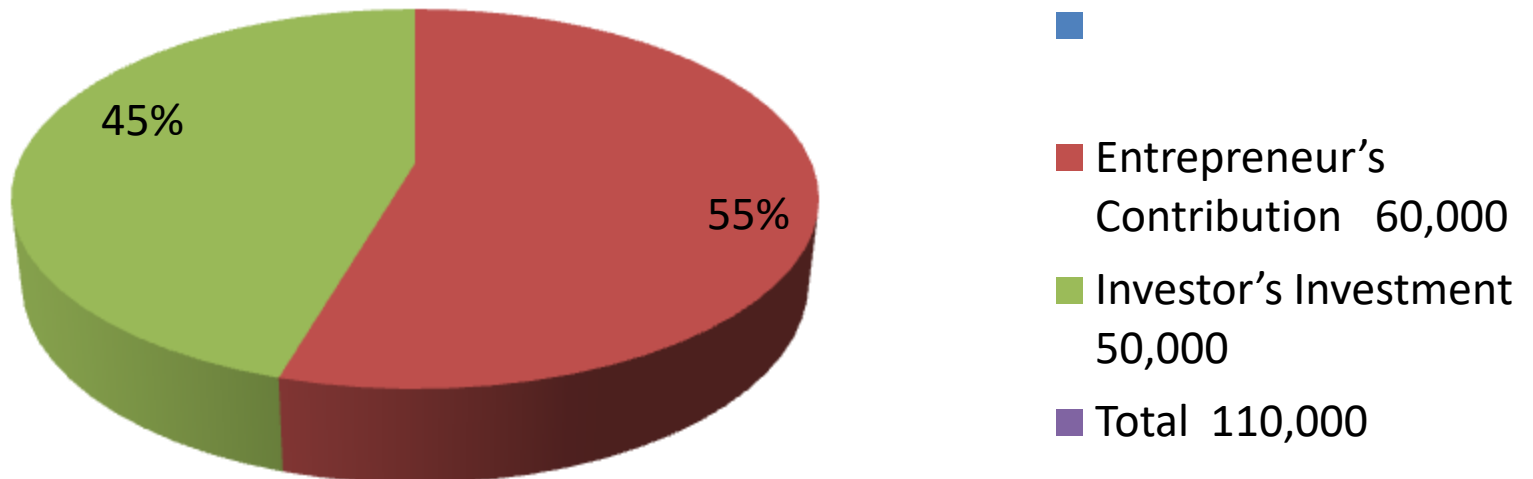
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Feed & Medicine	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		200	2,400
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,400	52,800
Net Profit (E) [C-D]		2,800	33,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	30,000	60,000	1	50,000	50,000	110,000
Total	2		60,000	1		50,000	110,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Feed & Medicine	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					
Electricity Bill		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		4,500	54,000	54,000	54,000
Net Profit (E) [C-D]		7,500	90,000	97,200	104,760
Investment Payback			20,000	20,000	20,000

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

SI #	<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	50,000		
1.2	Net Profit	90,000	97,200	104,760
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	70,000	147,200
	Total Cash Inflow	140,000	167,200	251,960
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	70,000	147,200	231,960

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience

WEAKNESS

Lack of Capital/Investment

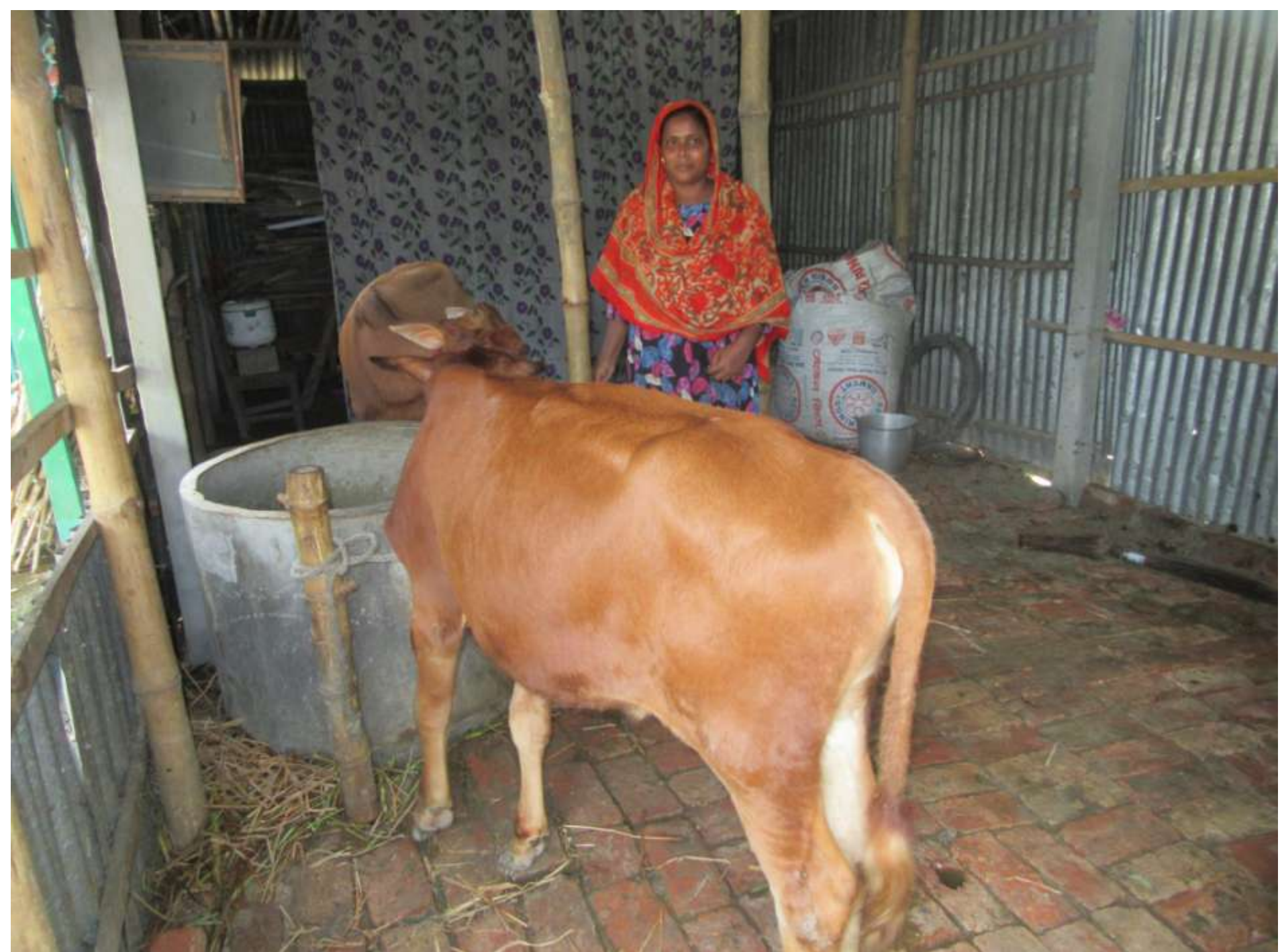
OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

