

Proposed NU Business Name: **VAI VAI GOBADI POSU PALON KHAMER**



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	:	MD. SHELIM REZA
Age	:	22-09-1987(30 Years)
Education, till to date	:	B,B.A
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother,1 Sister
Address	:	Vill:Alangi(poschim para)P.O:AlangiP.S:DhunotDist: 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.SHEFALI KHATUN
(iv) GB member's info	:	MD. GOLJAR RAHMAN Branch:Alangi, Dhunot, Centre # 32(Female), Member ID: 2396, Group No: 07
Further Information:		Member since:20-01-1998 (15Years)
(v) Who pays GB loan installment	:	First loan: BDT 20,000/- Existing Loan: BDT 200,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(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	:	He has 12 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.	:	01740896747
Mother's Contact No.	:	01713611181
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunon Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.SHEFALI KHATUN joined Grameen Bank since 15 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI GOBADI POSU PALON KHAMER
Location	:	Alangi Bazar.
Total Investment in BDT	:	BDT 230000/-
Financing	:	Self BDT 180,000/-(from existing business)78 % Required Investment BDT 50,000/-(as equity)22 %
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20ft x 20 ft = 400 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.

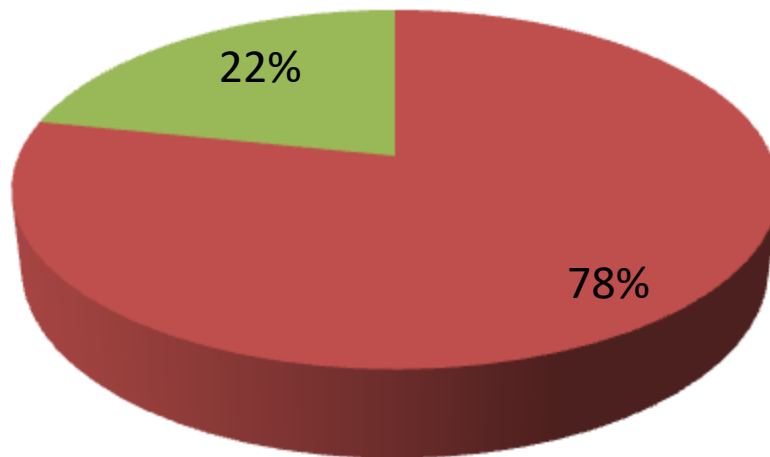
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Feed & Medicine	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Salary (self)		4,000	48,000
Mobile Bill		300	3,600
Total fixed Cost (D)		4,600	55,200
Net Profit (E) [C-D]		7,400	88,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	75,000	150,000	1	50,000	50,000	200,000
Coros Cow	1	30,000	30,000				30,000
Total	3		180,000	1		50,000	230,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 50,000
- Total 230,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense					
Feed & Medicine	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		4,600	55,200	55,200	55,200
Net Profit (E) [C-D]		12,200	146,400	156,480	167,064
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	146,400	156,480	167,064
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	126,400	262,880
	Total Cash Inflow	196,400	282,880	429,944
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	126,400	262,880	409,944

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 Others:0
Experience & Skill : 10 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

