

Proposed NU Business Name: **SHAHIDUL DUGDHO KHAMAR O MOTSHO CHASH**



Project identification and prepared by: Md. Sujon Hossain,
Modhupur Unit, Tangail.

Project verified by: MD. Abu Bakkar Siddique



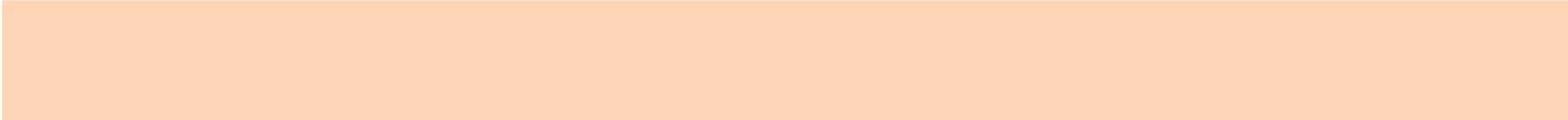
**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHIDUL ISLAM
Age	:	04-07-1988(29Years)
Education, till to date	:	Class- Eight pass
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	03 Brothers
Address	:	Vill: Keuti, P.O: Kuraliya , P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.SAHAR BANU
(iii) Father's name	:	MD.OMED ALI
(iv) GB member's info	:	Branch: Sandanpur, Centre # 11 (Female), Member ID: 1667, Group No: 01 Member since: 06-02-2006(12Years) First loan: BDT 5000 taka, Existing loan: BDT 10,000 taka Outstanding loan: BDT: 000 taka.
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 no years.
Other Own/Family Sources of Income	:	none
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-013695
Mother's Contact No.	:	01748-961837
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Modhupur, Tangail.



MOST.SAHAR BANU joined Grameen Bank since 12 years ago. At first he took 5000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in agricultural cultivation.

Proposed Nobin Udyokta Business Info

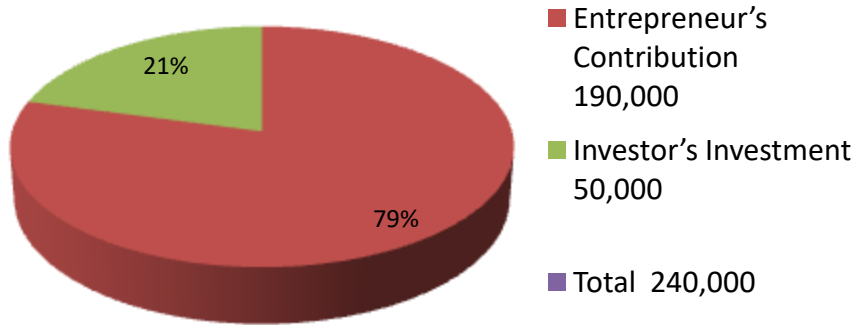
Business Name	:	SHAHIDUL DUGDHO KHAMAR O MOTSHO CHASH
Location	:	Keuti, kuraliya,Modhupur, Tangail.
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 190,000(from existing business)79% Required Investment BDT 50,000 (as equity)21 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	20 ft x10 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; desi cow,bedesi cow, fish pona etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods fromMoterbazar.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
desi cow, bedesi cow ,fish pona,others	1000	30000	360000
	0	0	0
Total Sales(A)	1000	30000	360000
Less Variable Expense (B)			0
desi cow, bedesi cow ,fish pona,others	500	15000	180000
Total Variable Expense	500	15000	180000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		5600	67200
Net Profit (E)= [C-D]		9400	112800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
desi cow	2	25,000	50,000	0	0		50,000
bedesi cow	1	8,000	80,000	0	0		80,000
sindu cow	1	50,000	50,000	0	0		50,000
fish pona	0	0	10,000		0		10,000
security	0	0			0		0
cow purchase	0	0		1	50,000	50,000	50,000
	0	0		0	0	0	0
	0	0		0	0	0	0
	0	0	0	0	0	0	0
							0
Total	4	83000	190,000	1	50,000	50,000	240,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
desi cow, bedesi cow ,fish pona,others	1500	45000	540000	567000	595350
0	0	0	0	0	0
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
desi cow, bedesi cow ,fish pona,others	750	22500	270000	283500	297675
Total Variable Expense	750	22500	270000	283500	297675
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		5600	67200	67600	68000
Net Profit (E)= [C-D]		16900	202800	212940	223587
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<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	202,800	212940	223587
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		182800	375740
	Total Cash Inflow	252,800	395,740	599,327
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	182,800	375,740	579,327

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;kuraliya bazar,
modhupur,Tangail.

THREATS

Theft
Fire
Political unrest

Pictures







১৩/১০



গ্রামীণ ব্যাংক

স্বাক্ষর

সহজ ঋণের পাশবহি

১৩/১০/১৩

নাম	স্বহর ১৩/১০/১৩
কেন্দ্রের নাম	গ্রামীণ
শাখা	স্বহর

FAMILY PICTURE

