

Proposed NU Business Name: SALMA BEGUM GOBADI POSHU PALON



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Project verified by: MD. Mojaharul Islam Sharkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Naimul Islam Shohel
Age	:	02-04-1994(24Years)
Education, till to date	:	Nine
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brothers
Address	:	Vill: Goadahari P.O:Gosaibari P.S: Dhunat ,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	:	Most. Salma Khatun
(iii) Father's name	:	Md. Shahidul Islam
(iv) GB member's info	:	Branch: Gosaibari Centre # 18(Female), Member ID: 1785, Group No: 02 Member since: 10-01-1995(23Years) First loan: BDT 1500 /-
Further Information:		Outstanding loan: 53700
(v) Who pays GB loan installment	:	Mother
(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	:	07 years experience in running business. He has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766551277
Family's Contact No.	:	01910250964
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Salma Khatun joined Grameen Bank since 23 years ago. At first she took BDT 1500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta ness Info

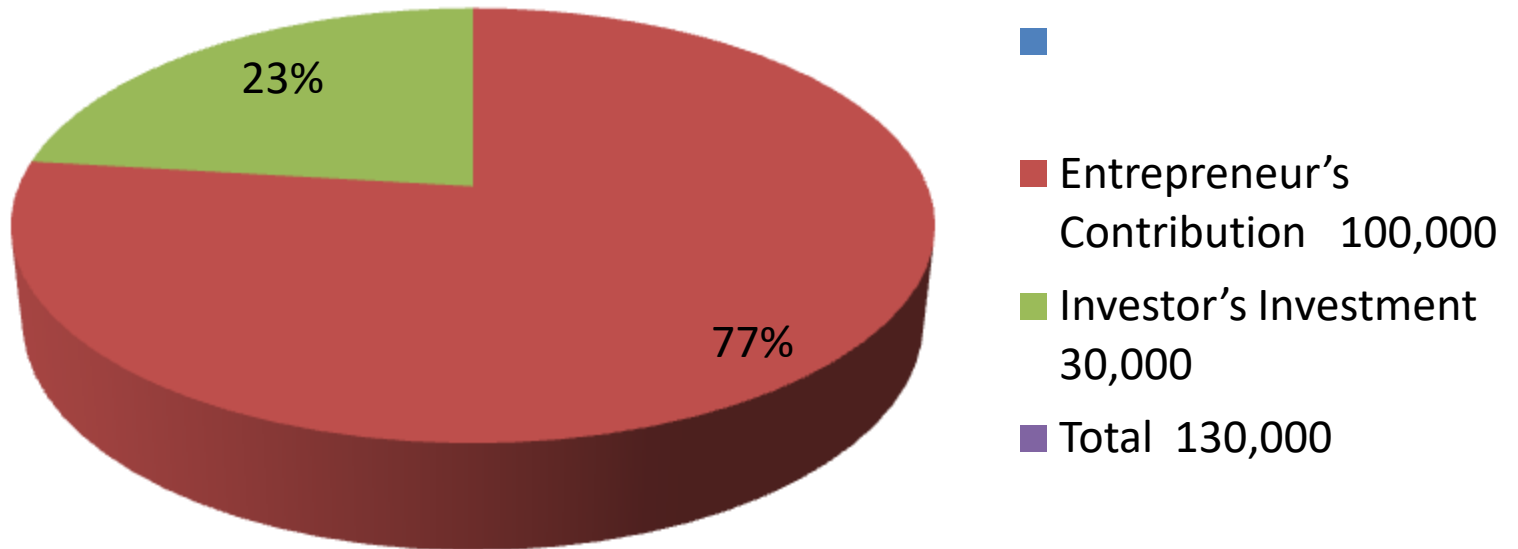
Business Name	:	SALMA BEGUM GOBADI POSHU PALON
Location	:	Gohadahari , GosaibariCharpara, Dhunat,Bogra
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 100000/- (from existing business) 84% Required Investment BDT 30,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is operating by entrepreneur.▪After getting equity fund one employee will be appointed.▪The shop is own▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	300	9,000	72,000
Total Sales (A)	300	9,000	72,000
Less. Variable Expense			
Milk	40	1,200	14,400
Total variable Expense (B)	40	1,200	14,400
Contribution Margin (CM) [C=(A-B)]	260	7,800	57,600
Less. Fixed Expense			
House rant		-	0
Electricity Bill		-	0
Transportation		100	1,200
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,300	51,600
Net Profit (E) [C-D]		3,500	6,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	40,000		40,000
Haifar	40,000	30,000	70,000
Calf	20,000	0	20,000
Total	100,000	30,000	130,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense	0				
Milk	80	2,400	28,800	30,240	31,752
Total variable Expense (B)	80	2,400	28,800	30,240	31,752
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200	120,960	127,008
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		0	0	0	0
Transportation		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,300	51,600	51,600	51,600
Net Profit (E) [C-D]		5,300	63,600	69,360	75,408

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

Sl #	<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	100,000		
1.2	Net Profit	63,600	69,360	75,408
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		121,600	178,960
	Total Cash Inflow	163,600	190,960	254,368
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	121,600	178,960	242,368

SWOT ANALYSIS

STRENGTH

Employment: Self: 07 Family:0 Others:03
Experience & Skill : 07 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

