

Proposed NU Business Name: **FEROZA GOBADI PASHU PALON KHAMAR**



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

Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AFIZAR RAHMAN
Age	:	12-03-1996(22Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers, 01Sister
Address	:	Vill: Charpara, P.O:kantanagar, 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. FEROZA KHATUN
(iii) Father's name	:	MD. ABBAS ALI
(iv) GB member's info	:	Branch:Alangi Dhunat, Centre # 11(Female), Member ID: 3263/1, Group No: 06 Member since: 15-09-1997(20Years) First loan: BDT 2,000 /- Outstanding loan: 21980
Further Information:		
(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	:	08 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.	:	01773-331447
Family's Contact No.	:	01730-633193
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. FERROZA KHATUN joined Grameen Bank since 20 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

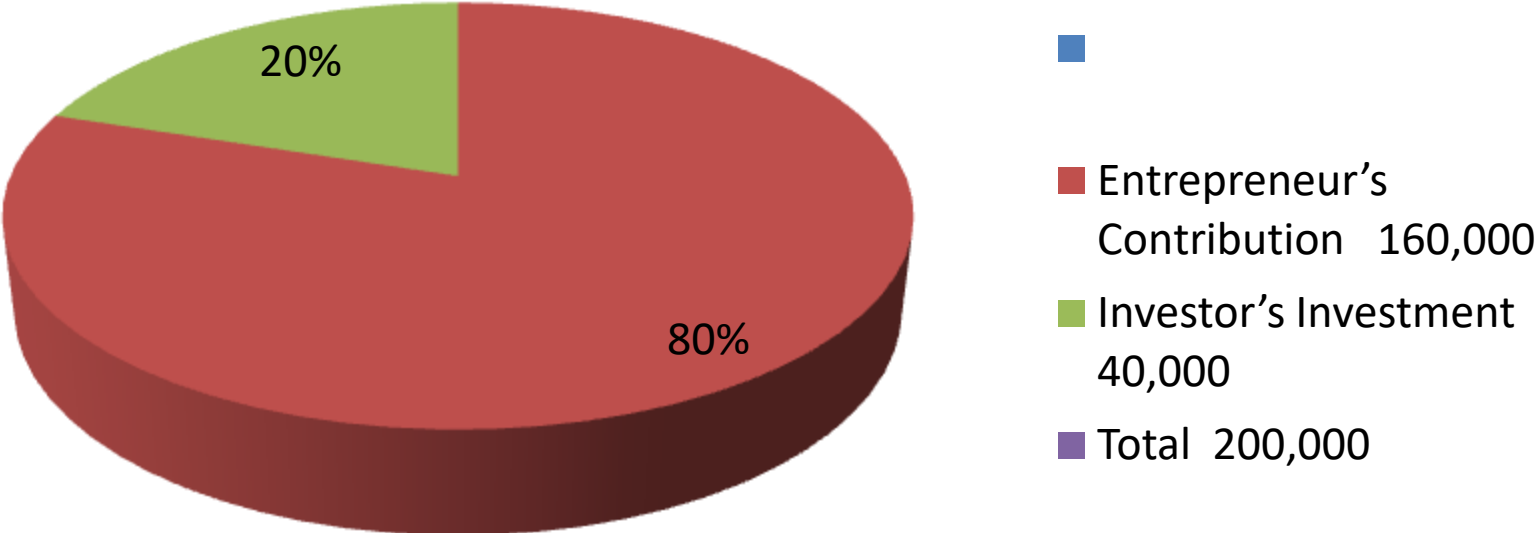
Business Name	:	FEROZA GOBADI PASHU PALON KHAMAR
Location	:	Vill: Charpara, P.O:kantanagar, P.S: Dhunat ,Dist: Bogra
Total Investment in BDT	:	BDT 2,00000/-
Financing	:	Self BDT 160,000/- (from existing business) 80% Required Investment BDT 40,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	18 ft x 10 ft= 180 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 farm is own▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sales	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk sales	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			
House rant		-	0
Electricity Bill		200	2,400
Transportation		-	0
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	-4
Total fixed Cost (D)		4,400	52,796
Net Profit (E) [C-D]		2,800	33,604

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	130,000	40,000	170,000
Calf	30,000	0	30,000
Total	160,000	40,000	200,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk sales	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense	6600				
Milk sales	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					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		0	0	0	-
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)		4,400	52,800	52,800	52,800
Net Profit (E) [C-D]		7,600	91,200	98,400	105,960

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	160,000		
1.2	Net Profit	91,200	98,400	105,960
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		195,200	277,600
	Total Cash Inflow	251,200	293,600	383,560
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	195,200	277,600	367,560

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01, 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; Charpara,
Kantanagar,Dhunat,Bogra

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

