

Proposed NU Business Name: TIN VAI GOBADI PASHU PALON



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	:	MOST. REBEKA SULTANA
Age	:	08-07-1980(38Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	3 Sons
No. of siblings:	:	02 Brothers
Address	:	Vill: Rangamati, P.O:Alangi 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. REZIA KHATUN
(iii) Father's name	:	MD. ABDUL HAMID AKONDO
(iv) GB member's info	:	Branch:Gosaibari Dhunat, Centre # 29(Female), Member ID: 6402, Group No: 08 Member since: 10-05-1998(20Years) First loan: BDT 2,000 /-
Further Information:		Outstanding loan: Nil
(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	:	11 years experience in running business. She has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761294831
Family's Contact No.	:	01728005135
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. REZIA 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

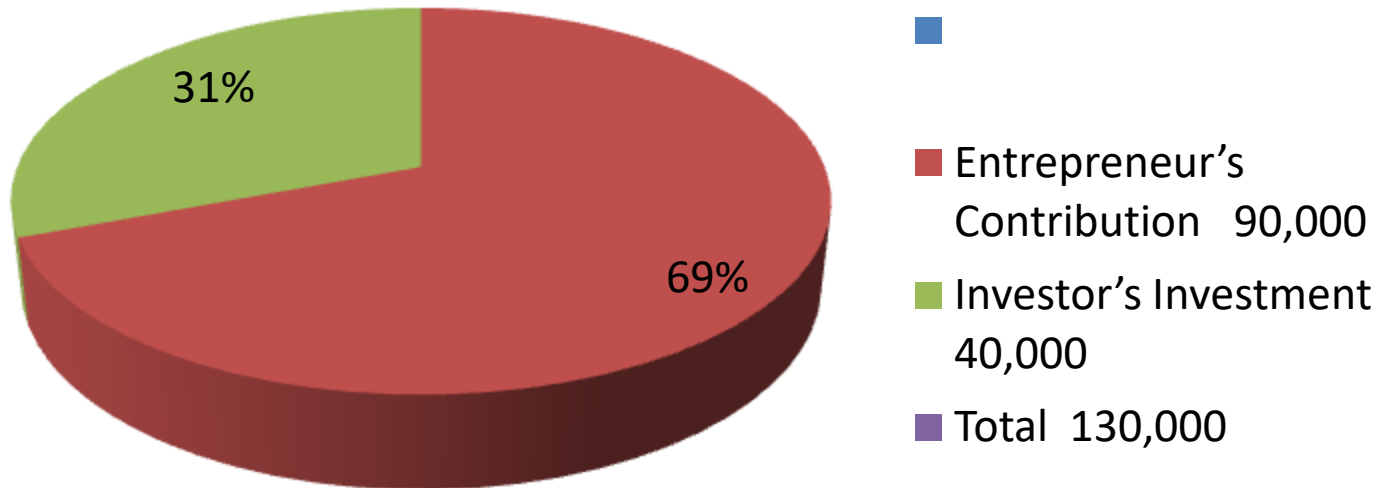
Business Name	:	TIN VAI GOBADI PASHU PALON
Location	:	Vill: Rangamati, P.O:Alangi P.S: Dhunat ,Dist: Bogra
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 90,000/- (from existing business) 69% Required Investment BDT 40,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 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			
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	1	50000	50,000	1	40,000	40,000	90,000
Calf	1	40000	40,000	0	0	0	40,000
Total	0		90,000	0		40,000	130,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
Purchase cost	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					
Electricity Bill		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		4,400	52,800	52,800	52,800
Net Profit (E) [C-D]		5,200	62,400	68,160	74,208
Investment Payback			16,000	16,000	16,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	62,400	68,160	74,208
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		46,400	98,560
	Total Cash Inflow	102,400	114,560	172,768
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
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	46,400	98,560	156,768

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:04, Others: 0
Experience & Skill : 11 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

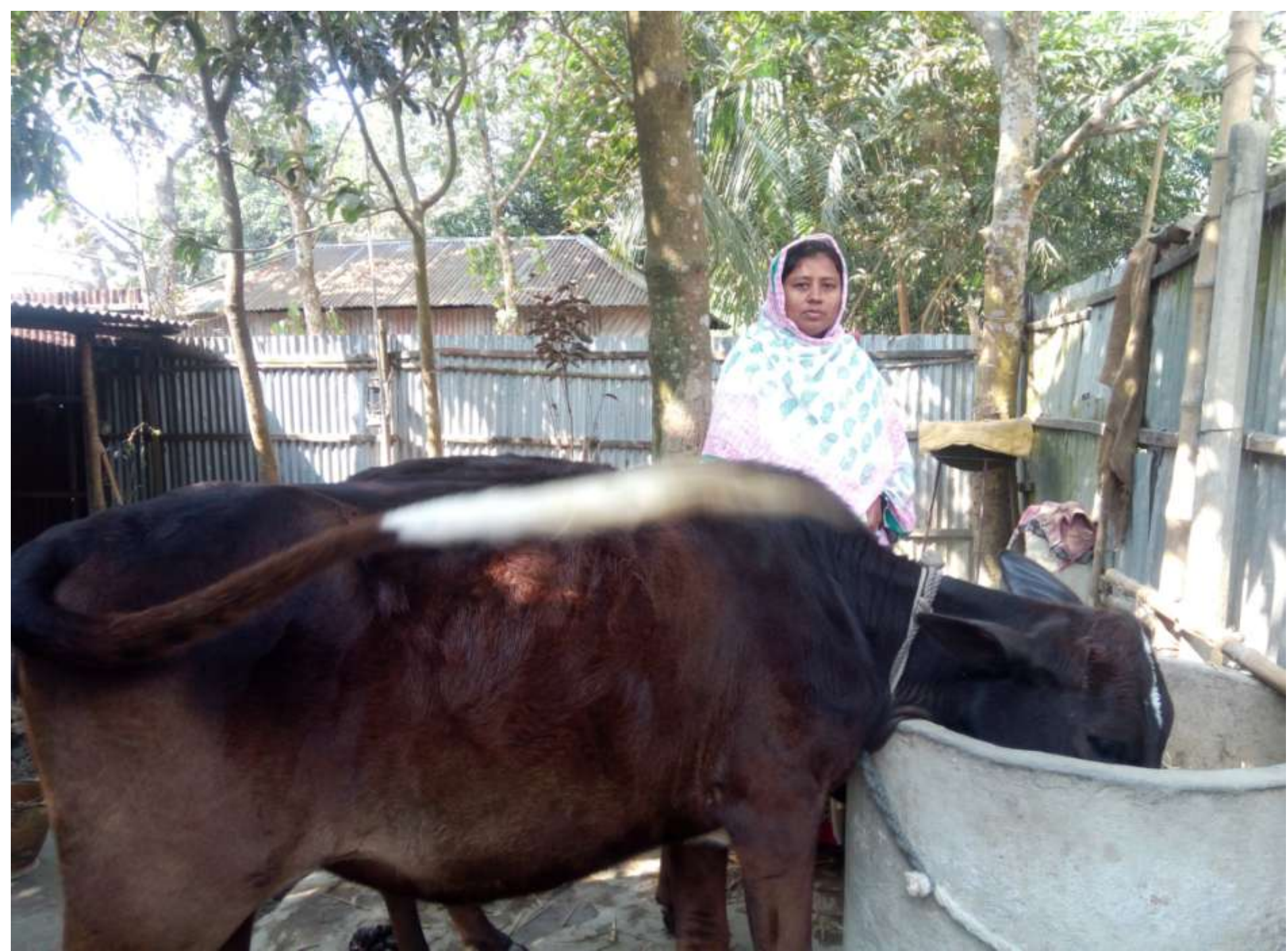
Huge demand in the community
Location of shop;
Rangamati,Alangi,Dhunat,Bogra

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

