

Proposed NU Business Name: GOLENUR GOBADI POSHUPALON 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. ALAMIN AKONDO(RONI)
Age	:	13-11-1988(30Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	None
No. of siblings:	:	03 Brothers, 01Sister
Address	:	Vill: Fakirpara, 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. GOLENUR KHATUN
(iii) Father's name	:	MD. ABDUL LATIF AKONDO
(iv) GB member's info	:	Branch: Alangi, Dhunat, Centre # 61(Female), Member ID: 5237, Group No: 04 Member since: 20-05-2010(08Years) First loan: BDT 20,000 /-
Further Information:		Outstanding loan: 29,337
(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.	:	01788928930
Family's Contact No.	:	01740896768
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. GOLENUR KHATUN joined Grameen Bank since 08 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

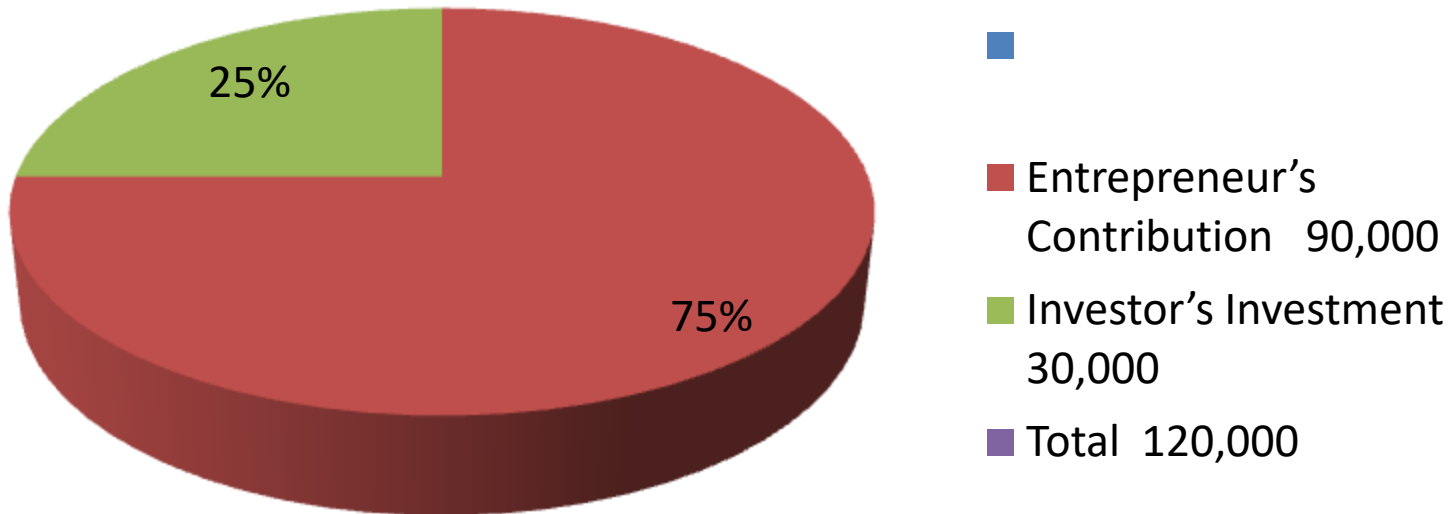
Business Name	:	GOLENUR GOBADI POSHUPALON KHAMAR
Location	:	Vill: Fakirpara, P.O:Alangi, P.S: Dhunat ,Dist: Bogra
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 90,000/- (from existing business) 75% Required Investment BDT 30,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 12 ft= 240 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	200	6,000	72,000
Total Sales (A)	200	6,000	72,000
Less. Variable Expense			
Milk Sales	40	1,200	14,400
Total variable Expense (B)	40	1,200	14,400
Contribution Margin (CM) [C=(A-B)]	160	4,800	57,600
Less. Fixed Expense			
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,200	50,400
Net Profit (E) [C-D]		600	7,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	60000	60,000	1	30,000	30,000	90,000
Calf	1	30000	30,000	0	0	0	30,000
Total	0		90,000	0		30,000	120,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale	300	9,000	108,000	113,400	119,070
Total Sales (A)	300	9,000	108,000	113,400	119,070
Less. Variable Expense					
Purchase cost	60	1,800	21,600	22,680	23,814
Total variable Expense (B)	60	1,800	21,600	22,680	23,814
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400	90,720	95,256
Less. Fixed Expense					
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		4,200	50,400	50,400	50,400
Net Profit (E) [C-D]		3,000	36,000	40,320	44,856
Investment Payback			12,000	12,000	12,000

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	30,000		
1.2	Net Profit	36,000	40,320	44,856
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		24,000	52,320
	Total Cash Inflow	66,000	64,320	97,176
2	Cash Outflow			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
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	24,000	52,320	85,176

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01, Others: 0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

