

Proposed NU Business Name: MOUSUMY POSHU PALON KAMAR

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Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. MOUSUMY KHATUN
Age	:	01-10-1996 (25 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Bothers & 01 Sister
Address	:	Vill: Alohalı P.O: Dupchachia,Thana: Dupchachia 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	:	MST. NARGIS BEGUM
(iii) Father's name	:	MD. RUHUL AMIN (UZZAL)
(iv) GB member's info	:	Branch: Bir Kedar Kahalu, Centre # 20 (Female), Member ID: 6523/1, Group No: 09 Member since: 15-02-2009 (18Years) First loan: BDT 8000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT:14,256/-
(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	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-536267
Mother's Contact No.	:	01757-972798
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NARGIS BEGUM joined Grameen Bank since 09 years ago. At first she took 8000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOUSUMY POSHU PALON KAMAR
Location	:	Alohali, Dupchachia
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 160,000/-(from existing business) 70% Required Investment BDT 70,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dupchachia, Bogra▪Agreed grace period is 3 months.

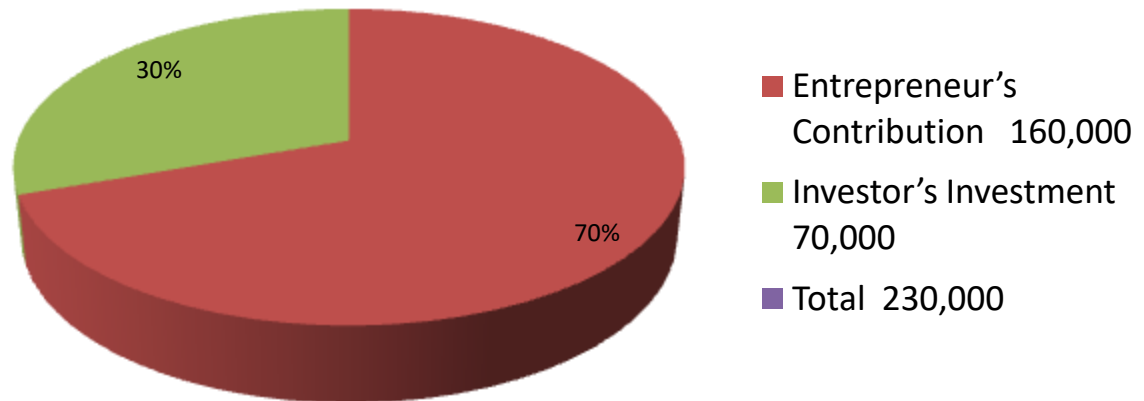
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	750	22500	270000
Total Sales (A)	750	22500	270000
Less Variable Expense			
Milk	300	9000	108000
Total variable Expense (B)	300	9000	108000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Electricity bill		300	3600
Transportation		400	4800
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		500	6000
Total fixed cost (D)		6,400	76800
Net Profit (E)= [C-D]		7,100	85200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Australian)	1	100,000	100000	2	35,000	70000	170000
Calf	2	30,000	60000	0	0	0	60000
Total	5	0	160,000	1515	0	70,000	230000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	1200	36000	432000	453600	476280
Total Sales(A)	1200	36000	432000	453600	476280
Less Variable Expense (B)					
Milk	168	5040	60480	63504	66679
Total Variable Expense	168	5040	60480	63504	66679
Contributon Margin (CM) [C=(A-B)]	1032	30960	371520	390096	409601
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		600	7200	86400	1036800
Transportaion		5000	60000	63000	66150
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		500	6000	6000	6000
Entertainment		600	7200	7200	7200
Guard			0	0	0
Generator			0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		11200	134400	216600	1170150
Net Profit (E)= [C-D]		19760	237120	248976	261425
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	237,120	248976	261424.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		209120	430096
	Total Cash Inflow	307,120	458,096	691,521
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	209,120	430,096	663,521

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01, Others:0
Experience & Skill : 05 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