

Proposed NU Business Name: **TASLIMA GOBADI POSHU PALON**



Project identification and prepared by: Md . Obaidullah,
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Project verified by: Md. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST RABEYA BEGUM
Age	:	16-03-1983 (35 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	03 Daughter,01 Son
No. of siblings:	:	03 Brother,03 Sister
Address	:	Vill: Hamidpur P.O Gabtoli P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. HALIMA BEGUM
(iii) Houseband's name	:	MD. HASEN ALI SARDAR
(iv) GB member's info	:	Branch:Rameshsorpur , Gabtoli,Centre # 34 (Female), Member ID:7259, Group No: 13 Member since: 25-08-2008 (07 Years) First loan: BDT 10,000 /-
Further Information:		Outstanding loan:
(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 training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-833299
Father's Contact No.	:	01776-320410
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HALIMA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TASLIMA GOBADI POSHU PALON
Location	:	Vill: Hamidpur P.O Gabtoli P.S: Gabtali, Dist: Bogra
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 2,10,000/- (from existing business) 78% Required Investment BDT 60,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

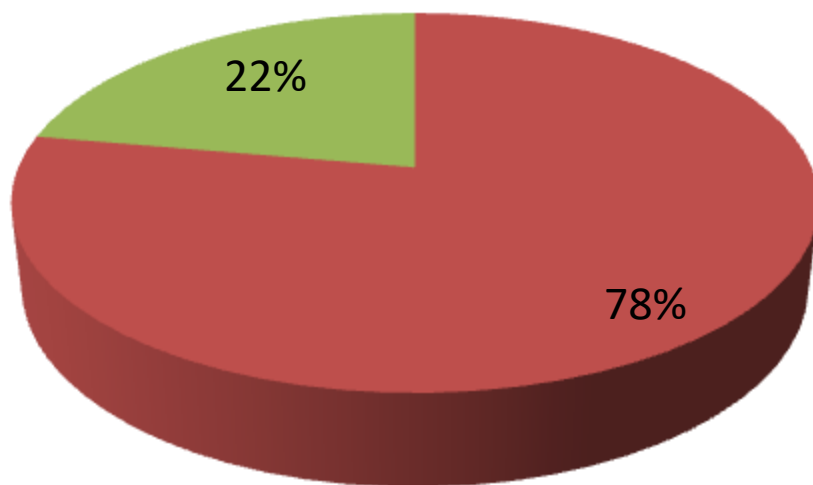
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sale	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Production cost	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,600	55,200
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	75000	150,000	1	60,000	60,000	210,000
Calf	2	30000	60,000	0	0	0	60,000
Total	0		210,000	0		60,000	270,000

Source of Finance



- Entrepreneur's Contribution 210,000
- Investor's Investment 60,000
- Total 270,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk Sale (15 lt *40 tk)	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Purshase cost	120	3,600	43,200	45,360	47,628
Total variable Expense (B)	120	3,600	43,200	45,360	47,628
Contribution Margin (CM) [C=(A-B)	480	14,400	172,800	181,440	190,512
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,600	55,200	55,200	55,200
Net Profit (E) [C-D)		9,800	117,600	126,240	135,312
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	117,600	126,240	135,312
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		93,600	195,840
	Total Cash Inflow	177,600	219,840	331,152
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	93,600	195,840	307,152

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 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: Vill: Hamidpur P.O
Gabtoli P.S: Gabtali, Dist: Bogra .
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

