

Proposed NU Business Name: VAI BON MOTHSO KHAMER



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Mohasthan Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RIFAT RASEL
Age	:	05/10/1994(23Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother & 02 Sister
Address	:	Vill: Polashbari , P.O: Chadmuhahat , P.S: Bogra Shadar , Dist: Bogra
00Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. RASHADA BEGUM
(iii) Father's name	:	MD.JAHADUL ISLAM
(iv) GB member's info	:	Branch: Gokul , Centre # 27 (Female), Member ID: 1812/2 , Group No: 01 Member since: 01 / 03/ 1996 (20 Years) First loan: BDT 4,000 /- Existing Loan: BDT 80,000 /- Outstanding loan: BDT Null /-
Further Information:		
(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	:	02 years experience in running business. 05 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01792-869920
Family's Contact No.	:	01709-770450
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RASHADA BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 4,000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI BON MOTSHO KHAMER
Location	:	Polashbari , P.S: Bogra Shadar , Dist: Bogra
Total Investment in BDT	:	BDT 200,000 /-
Financing	:	Self BDT 140,000, /- (from existing business) 26 % Required Investment BDT 50,000 /- (as equity) 74%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 6,000
Size of shop	:	60 Dismil
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Fish Sales , etc. ▪Average 30 % gain on sales. ▪The business is operating by entrepreneur. Existing no labor. ▪After getting equity fund 02 labor will be appointed. ▪Agreed grace period is 3 months.

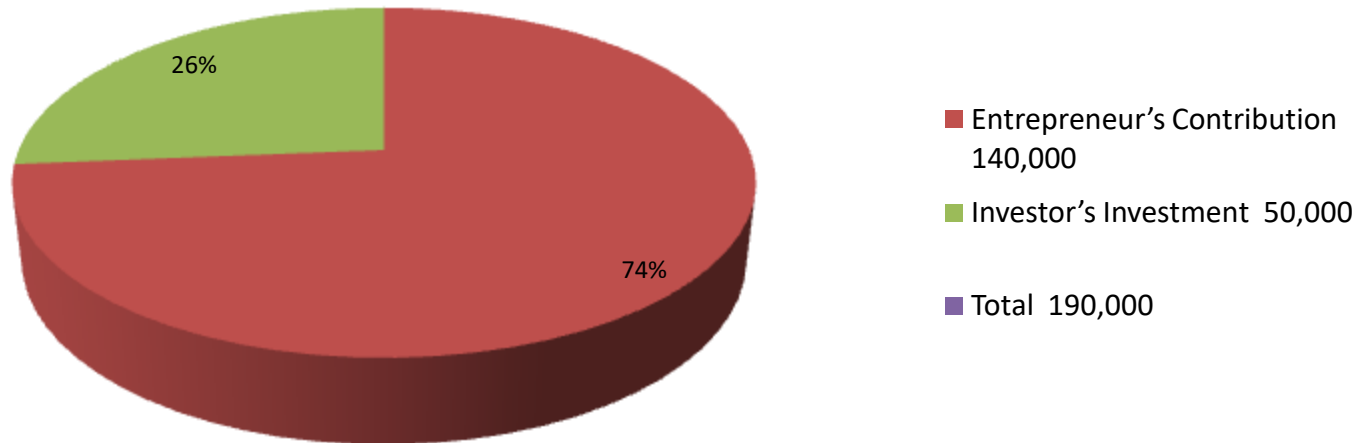
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Milk production	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	930	27,900	334,800
Less. Fixed Expense			
House rant			0
Electricity Bill		-	0
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment			0
Guard			0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		22,100	265,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rui	5 mon	4,000	20,000	1	50,000	50,000	70,000
Katla	5 mon	4,000	20,000	0	0	0	20,000
RUPChanda	5 mon	4000	20,000	0	0	0	20,000
Puti Cup	5 mon	4000	20,000	0	0	0	20,000
Megal	5 mon	4000	20,000			0	20,000
Hanri	5 mon	4000	20,000			0	20,000
Security	0	0	0	0	0	0	0
Total	0	24000	140000	1	50000	50000	190000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Milk production	450	13,500	162,000	170,100	178,605
Total variable Expense (B)	450	13,500	162,000	170,100	178,605
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900	416,745
Less. Fixed Expense					
House rant			0	0	0
Electricity Bill		0	0	0	0
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,800	69,600	69,600	69,600
Net Profit (E) [C-D]		25,700	308,400	327,300	347,145
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	308,400	327,300	347,145
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		284,400	587,700
	Total Cash Inflow	358,400	611,700	934,845
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	74,000		20,000
3	Net Cash Surplus	284,400	587,700	914845

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Polashbari, Chadmohahat, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

