

Proposed NU Business Name: LAMYEA YEAMIM GOBADI POSHU PALON



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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ALOMGIR HOSAN
Age	:	08/07/1985(32 Years)
Education, till to date	:	Class-10
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	3 Sisters
Address	:	Vill:Kolonipara (Bulagi).P.O:Bishalpur,P.S:Sherpur, 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	:	
(iii) Father's name	:	MOST. MUNJUYEARA BEGUM
(iv) GB member's info	:	MD.SHAHJAMAL ALI Branch:Bishalpur,Sherpur,Centre # 35 (Female), Member ID: 3851, Group No: 02
Further Information:		Member since:01/02/2007 (7 Years)
(v) Who pays GB loan installment	:	First loan: BDT 4,000/- Existing Loan: BDT 25,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	He has 7 experience in running business. He has not training.
Other Own/Family Sources of Income	:	None.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925-800150
Mother's Contact No.	:	01781-548966
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MUNJUYEARA BEGUM joined Grameen Bank since 7 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	LAMYEA YEAMIM GOBADI POSHU PALON
Location	:	Kolonipara,Bishalpur,Sherpur.
Total Investment in BDT	:	BDT 370,000 /-
Financing	:	Self BDT 310,000/-(from existing business)84 % Required Investment BDT 60,000/-(as equity)16 %
Present salary/drawings from business (estimates)	:	BDT 6,000/-
Proposed Salary	:	BDT 6,000/-
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. Millk.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

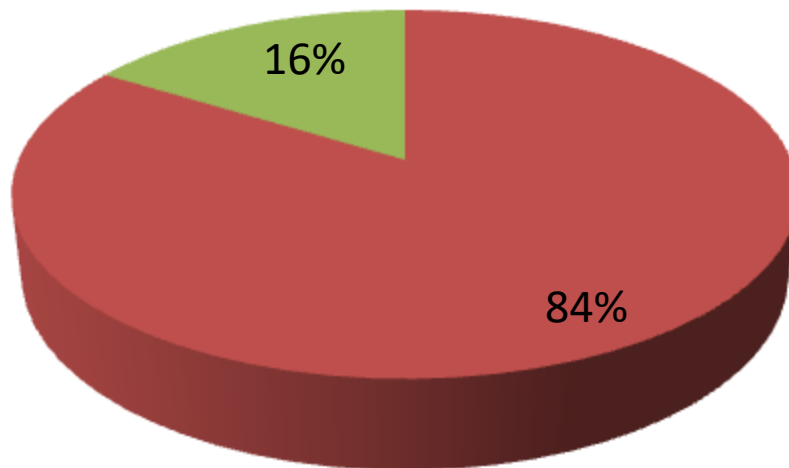
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Feed & Medicine	150	4,500	54,000
Total variable Expense (B)	150	4,500	54,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Transportation		1,500	18,000
Salary (self)		6,000	72,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		7,900	94,800
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Coros Cow	4	55,000	220,000	1	60,000	60,000	280,000
Cow	3	30,000	90,000				90,000
Total	7		310,000	1		60,000	370,000

Source of Finance



- Entrepreneur's Contribution 310,000
- Investor's Investment 60,000
- Total 370,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense					
Feed & Medicine	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Transportation		1500	18,000	18,000	18,000
Salary (self)		6,000	72,000	72,000	72,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		8,000	96,000	96,000	96,000
Net Profit (E) [C-D)		10,000	120,000	130,800	142,140
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	120,000	130,800	142,140
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	96,000	202,800
	Total Cash Inflow	180,000	226,800	344,940
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
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	96,000	202,800	320,940

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 3 Others:0
Experience & Skill : 7 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

