

Proposed NU Business Name: **WOSHA POSUPALON KHAMAR**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MST.SELINA AKTER
Age	:	10-04-1990(27Years)
Marital status	:	Married
Education,till to day	:	M.A
Children	:	01 Daughter
No. of siblings:	:	02 Brothers
Address	:	Vill: Limarpara P.O Mokamtola P.S: Bogra Shadar 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	:	LATE.JOBEADHA BEGUM <input type="checkbox"/>
(iii) Husband's name	:	MD. DELOWAR HOSSAIN
(iv) GB member's info	:	Branch: Gokul,BograCentre # 56(Female), Member ID:2823/2 Group No: 05 Member since: 01-03-2003(14Years) First loan: BDT 5000 /-, Existing loan: BDT 20000/- Outstanding loan: Nill
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	:	07 years experience in running business. He has 05 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-790847
Father's Contact No.	:	01740-966956
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE.JOBEADHA BEGUM joined Grameen Bank since 14 years ago. At first she took BD5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

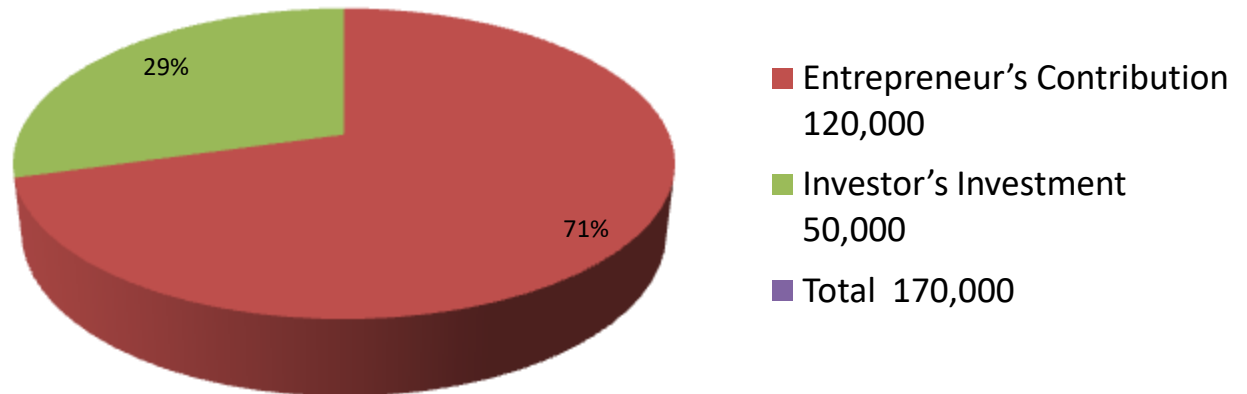
Business Name	:	WOSHA POSU PALON KAMAR
Location	:	:Nimarpara Mokamtola ,Bogra.
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/- (from existing business) 71 % Required Investment BDT 50,000/- (as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BDT
Size of shop	:	10ft x 15 ft= 150 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 production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
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)]	210	6,900	82,800
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,500	68,400
Net Profit (E) [C-D]		400	14,400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	2	60000	120,000	1	50,000	50,000	170,000
Total	2	0	120000	1	50000	50000	170000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Milk production	70	2,100	25,200	26,460	27,783
Total variable Expense (B)	70	2,100	25,200	26,460	27,783
Contribution Margin (CM) [C=(A-B)]	350	12,900	154,800	162,540	170,667
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,700	68,400	68,400	68,400
Net Profit (E) [C-D]		7,200	86,400	94,140	102,267
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	86,400	94,140	102,267
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	66,400	140,540
	Total Cash Inflow	136,400	160,540	242,807
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	70,000	20,000	20,000
3	Net Cash Surplus	66,400	140,540	222,807

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; DHORMPUR, Bogra
shadar, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

