

Proposed NU Business Name: **VAI BONE NURSARY**



Project identification and prepared by: Md Anowar Hossain,
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Project verified by: Md. Mozaharl Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FARUK HOSSEN
Age	:	01-01-19989(28 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son & 02 Daughters
No. of siblings:	:	03 Brother, 01 Sister
Address	:	Vill:Gokul P.O: Gokul P.S: BograDist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Father's name	:	MST. ZAHEDA BEGUM
(iii) Houseband's name	:	LATE. HOBILLAH
(iv) GB member's info	:	Branch: Gokul Bogra Centre # 49(Female), Member ID: 7996 Group No: 11 Member since: 01-07-2017. (10 Years) First loan: BDT 5,000/- Existing Loan: BDT 10,000/- 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	:	05 years experience in running business. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01825-426964
Father's Contact No.	:	01825-426964
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ZAHEDA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

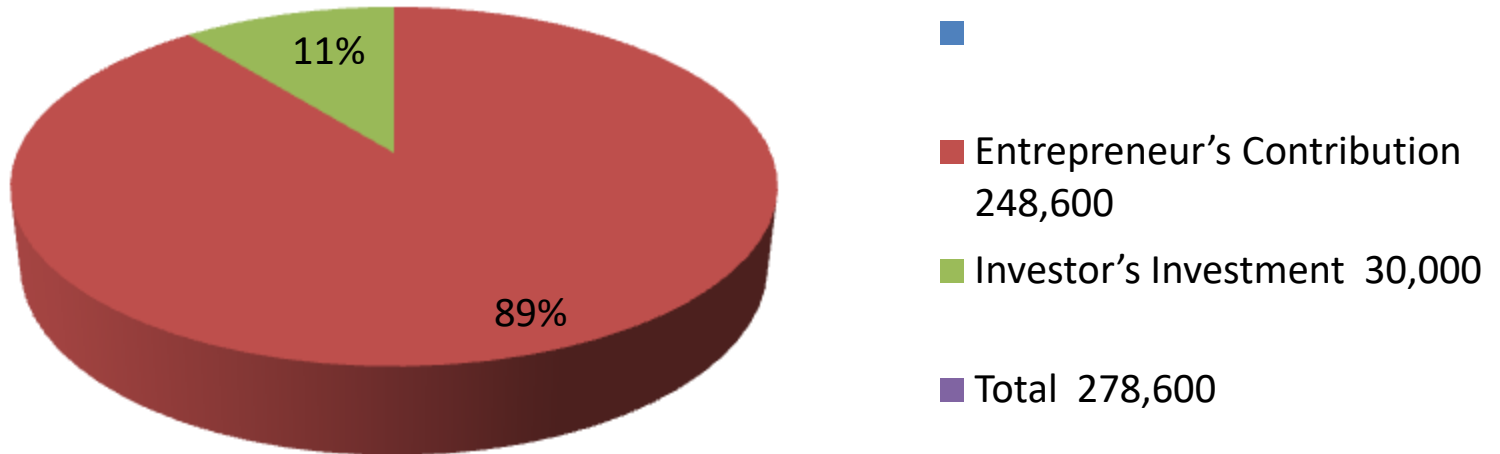
Business Name	:	VAI BONE NURSARY
Location	:	Gokul,Bogra.
Total Investment in BDT	:	BDT 2,78,600 /-
Financing	:	Self BDT 2,48,600/-(from existing business)89 % Required Investment BDT 30,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12 ft= 33 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Egg sales.▪The business is operating by entrepreneur. Existing 02 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 Sales	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Milk production	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		6,300	75,600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Flower	500	30	15,000	1	30,000	30,000	45,000
Rose	8000	10	80,000	0	0	0	80,000
Rose	500	10	5,000	0	0	0	5,000
Others rose	500	20	10,000	0	0	0	10,000
Security			138,600			0	138,600
Total	9500	70	248,600	1	30,000	30,000	278,600

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk sale	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Milk production cost	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	150	10,500	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	600	79,500	216,000	226,800	238,140
Less. Fixed Expense					
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
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		5,700	68,400	68,400	68,400
Net Profit (E) [C-D]		73,800	147,600	158,400	169,740
Investment Payback			12,000	12,000	12,000

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	30,000		
1.2	Net Profit	147,600	158,400	169,740
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		135,600	282,000
	Total Cash Inflow	177,600	294,000	451,740
2	Cash Outflow			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	135,600	282,000	439,740

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









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চারা পাওয়া ক

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FAMILY PICTURE

