

Proposed NU Business Name: **VAI BON GORUR KHAMAR**



Project identification and prepared by: Md Habibullah

Project verified by: Md Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ALIMUL KARIM
Age	:	01-01-1987(30 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	4 Sisters
Address	:	Vill: Ghonapara Mulgao, P.O: Kaliganj P.S: Kaliganj ,Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Amina Khatun
(iii) Father's name	:	Siraj Uddin
(iv) GB member's info	:	Branch: Kaliganj Centre: 10 (Female), Member ID: 3592, Group No: 04 Member since: 20.04.1997 to 2007 (10Years) First loan: BDT 5000
Further Information:		Last Loan: BDT 10000 Outstanding loan: Nill
(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.) ¹⁰	:	Yes
Business Experiences and Training Info	:	5 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.	:	01728-347026
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Amina Khatun joined Grameen Bank for 10 years. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

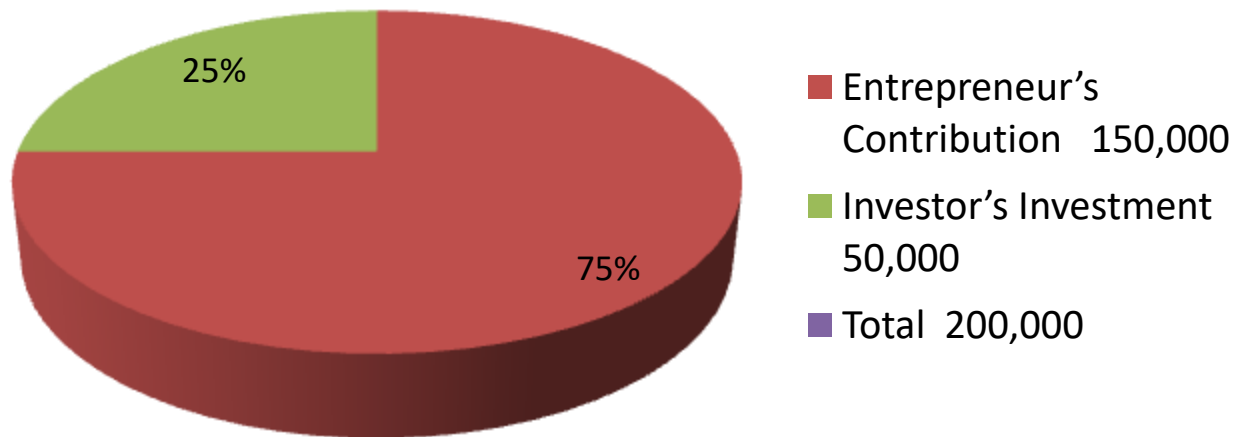
Business Name	:	VAI BON GORUR KHAMAR
Location	:	Ghonapara, Kaliganj
Total Investment in BDT	:	BDT 200000/-
Financing	:	Self BDT 150000/-(from existing business) 75% Required Investment BDT 50000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 25 ft= 625 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cow rearing.▪Average 85% gain on sale.▪The business is operated by entrepreneur. Existing no employees.▪The shop is own.▪Collects cows from Kaliganj▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Milk	480	14400	172800
	0	0	0
Total Sales(A)	480	14400	172800
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	72	2160	25920
Total Variable Expense	72	2160	25920
Contributon Margin (CM) [C=(A-B)]	408	12240	146880
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5500	66000
Net Profit (E)= [C-D]		6740	80880

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	3	50,000	150,000	1	50,000	50,000	200,000
			150,000			50,000	200000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	660	19800	237600	249480	261954
	0	0	0	0	0
Total Sales(A)	660	19800	237600	249480	261954
Less Variable Expense (B)					
Straw, Bran, Medicine etc	99	2970	35640	37422	39293
Total Variable Expense	99	2970	35640	37422	39293
Contributon Margin (CM) [C=(A-B)]	561	16830	201960	212058	222661
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5500	66000	66400	66800
Net Profit (E)= [C-D]		11330	135960	142758	149896
Investment Pay Back			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

<i>SI #</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	50,000		
1.2	Net Profit	135,960	142758	149895.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		115960	238718
	Total Cash Inflow	185,960	258,718	388,614
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	115,960	238,718	368,614

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 yrs;
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

