

Proposed NU Business Name: POSHU PALON KHAMAR



Project prepared by : Probir Chandro Pramanik.
Sonatala unit.Bogra

Project verified by: Md.mozaharul islam Sarker



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta`

Name	:	Sree Biplob Kumar Shaha
Age	:	08-08-1994(23 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	01 Sister
Address	:	Vill: Nagar Para P.O: Baluahat P.S: Sonatala 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	:	Bideshi Rani Shaha
(iii) Father's name	:	Gadlu Chandra Shaha
(iv) GB member's info	:	Branch: Baluahat Sonatala, Centre # 09(Female), Member ID: 1363, Group No: 05 Member since: 22-03-2005(12 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 10,200/-
(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. He has no training.
Other Own/Family Sources of Income	:	Sweet shop
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-871258
Mother's Contact No.	:	01927-790094
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala.Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Bideshi Rani Shaha joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home.

Proposed Nobin Udyokta Business Info

Business Name	:	POSHU PALON KHAMAR
Location	:	NagarPara,Sonatala Bogra.
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 100,000/-(from existing business) 74% Required Investment BDT 40,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Bokna, Bull etc.▪Average gain on 80% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Local Market.▪Agreed grace period is 3 months.

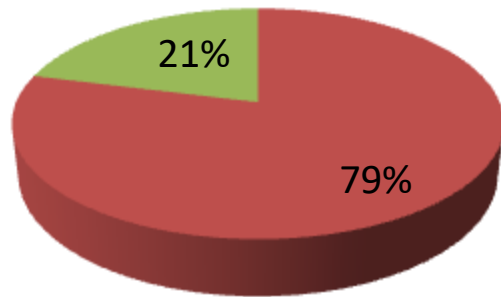
Existing Business (BDT)

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	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D]		1,900	22,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	50000	100,000	1	40,000	40,000	140,000
Bokna	1	30000	30,000	0	0	0	30,000
Clave	1	20000	20,000	0	0	0	20,000
Total	4	100000	150000	1	40000	40000	190000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 40,000
- **Total 190,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
Milk production	80	2,400	28,800	30,240	31,752
Total variable Expense (B)	80	2,400	28,800	30,240	31,752
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200	120,960	127,008
Less. Fixed Expense					
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)		5,300	63,600	63,600	63,600
Net Profit (E) [C-D]		4,300	51,600	57,360	63,408
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	51,600	57,360	63,408
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		35,600	76,960
	Total Cash Inflow	91,600	92,960	140,368
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	35,600	76,960	124,368

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

