

Proposed NU Business Name: Liton Miah Gobadi Pashu Palon Khamar



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Project verified by: MD. Mojaharul Islam Sharkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Liton Miah Pramanik
Age	:	12-08-1995(33Years)
Education, till to date	:	Eight
Marital status	:	married
Children	:	01 son & 01 daughter
No. of siblings:	:	01 brother & 03 sisters
Address	:	Vill: Nikkitipota P.O:Nimgachi P.S: Dhunat ,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	:	Most. Kohinur Khatun
(iii) Father's name	:	Md. Farid Uddin Pramanik
(iv) GB member's info	:	Branch: Nimgachi Centre # 85(Female), Member ID: 8654, Group No: 01 Member since: 10-02-2000(17Years) First loan: BDT 5000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	11 years experience in running business. He has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735956059
Family's Contact No.	:	01750686478
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Kohinur Khatun joined Grameen Bank since 17 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

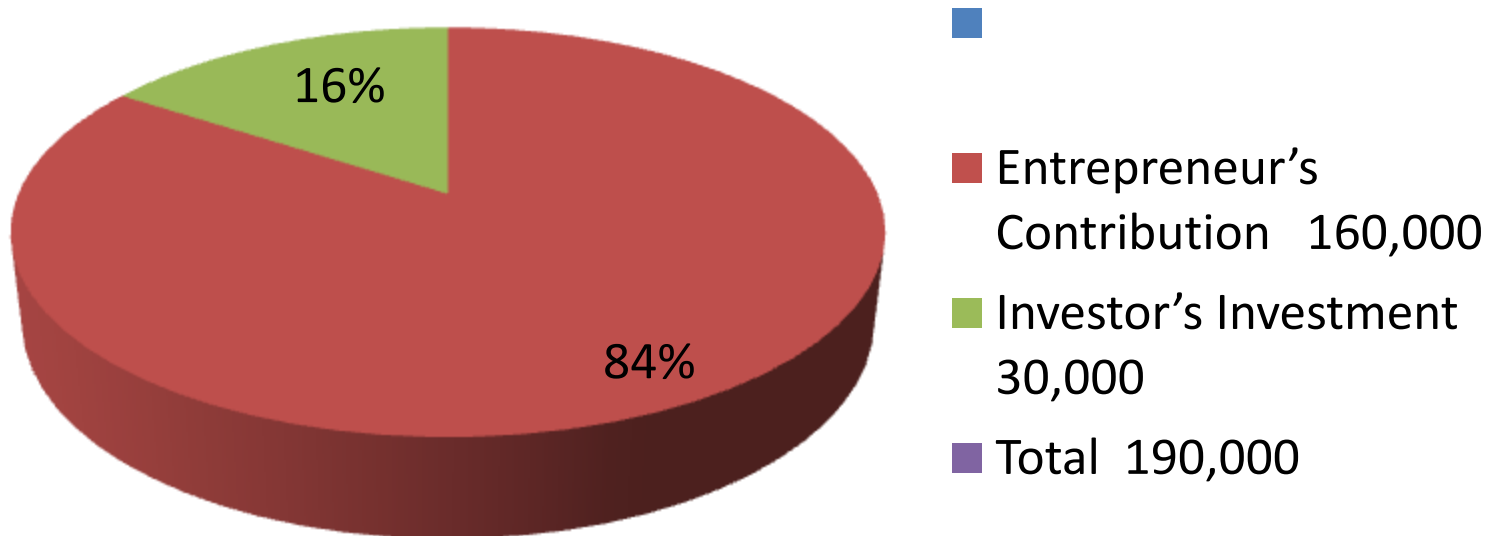
Business Name	:	Liton Miah Gobadi Pashu Palon Khamar
Location	:	Nikipota,Nimgachi,Dhunat,Bogra
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 160,000/- (from existing business) 84% Required Investment BDT 30,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	16 ft x 10 ft= 160 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is operating by entrepreneur.▪After getting equity fund one employee will be appointed.▪The shop is own▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	300	9,000	72,000
Total Sales (A)	300	9,000	72,000
Less. Variable Expense			
Milk	40	1,200	14,400
Total variable Expense (B)	40	1,200	14,400
Contribution Margin (CM) [C=(A-B)]	260	7,800	57,600
Less. Fixed Expense			
House rant		-	0
Electricity Bill		-	0
Transportation		-	0
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,200	50,400
Net Profit (E) [C-D]		3,600	7,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	120,000		120,000
Haifar	40,000	30,000	70,000
Total	160,000	30,000	190,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense	0				
Milk	60	1,800	21,600	22,680	23,814
Total variable Expense (B)	60	1,800	21,600	22,680	23,814
Contribution Margin (CM) [C=(A-B)]	440	13,200	158,400	166,320	174,636
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		0	0	0	0
Transportation		0	0	0	-
Salary (self)		4,000	48,000	48,000	48,000
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)		4,200	50,400	50,400	50,400
Net Profit (E) [C-D]		9,000	108,000	115,920	124,236
Investment Payback			12,000	12,000	12,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	160,000		
1.2	Net Profit	108,000	115,920	124,236
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		226,000	329,920
	Total Cash Inflow	268,000	341,920	454,156
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
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	226,000	329,920	442,156

SWOT ANALYSIS

STRENGTH

Employment: Self: 07 Family:0 Others:03
Experience & Skill : 07 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

