

Proposed NU Business Name: **M/S LAILY POSUPALON**



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST.SIMA KHATUN
Age	:	01-01-1994(22Years)
Marital status	:	Married
Education,till to day	:	Class Six
Children	:	01 Dugther
No. of siblings:	:	01 Brother &02 sisters
Address	:	Vill:Korotkola P.O.Mokamtola P.S: Shobgonj 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	:	MST .LAILY BEGUM
(iii) Husband's name	:	MD.SHAHIDUL ISLAM
(iv) GB member's info	:	Branch: Bihar Shibgonj Bogra, Centre # 65(Female), Member ID:9342 Group No: 08 Member since: 10-02-2011 (07Years) First loan: BDT 5,000 /-, Existing loan: BDT 27,000/- Outstanding loan:22369/-
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 06Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-406256
Father's Contact No.	:	01784-667120
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.LAILY BEGUM joined Grameen Bank since 07 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	:	M/S LAILY POSUPALON
Location	:	:Rainagor, Shibgonj, Bogra.
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 31% Required Investment BDT 50,000/- (as equity) 69%
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 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.

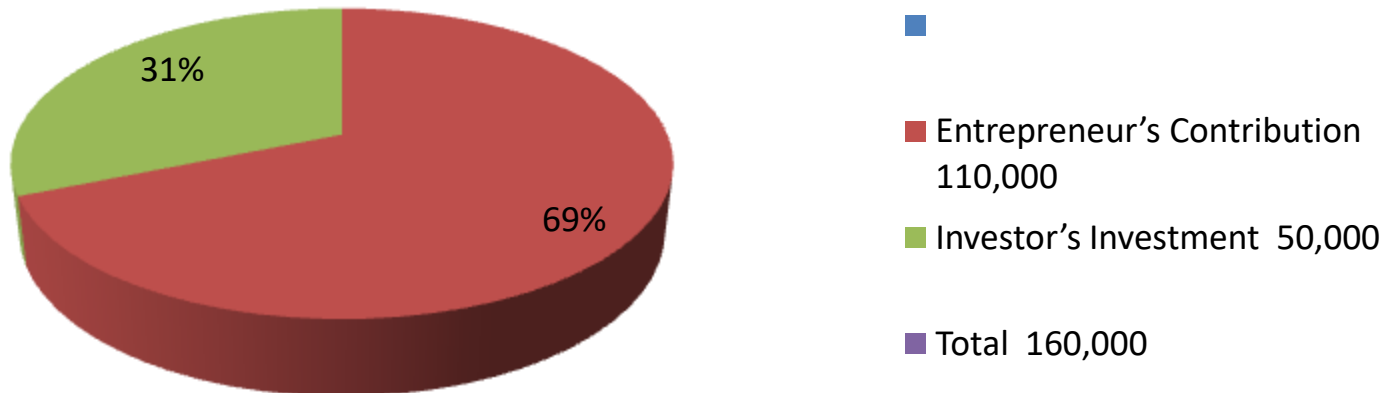
Existing Business (BDT)

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		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		1,300	15,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	50000	50,000	1	50,000	50,000	100,000
OX	1	60000	60,000	0	0	0	60,000
Security	0	0	0	0	0	0	0
Total	2	0	110000	1	50000	50000	160000

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	150				
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		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,600	67,200	67,200	67,200
Net Profit (E) [C-D]		7,300	87,600	95,340	103,467
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	87,600	95,340	103,467
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		67,600	142,940
	Total Cash Inflow	137,600	162,940	246,407
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	67,600	142,940	226,407

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; AGUKOLA,Bogra
shadar,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

