

Proposed NU Business Name: **HALIMAGOBADI POSHU PALON**



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Project verified by: Md. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. ROKSANA KHATUN
Age	:	12-03-1985(33Years)
Education, till to date	:	Nine
Marital status	:	Married
Children	:	01 son,01 daughter
No. of siblings:	:	01 Sister, 02 brothers
Address	:	Vill: Nittipota, 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. HALIMA KHATUN
(iii) Father's name	:	MD. SHAH ALI PRAMANIK
(iv) GB member's info	:	Branch:Nimgachi, Centre # 90(Female), Member ID: 9486/1, Group No: 07 Member since: 08-05-2002(15Years) First loan: BDT 5,000 /- Outstanding loan: 13350/-
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. She has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01788-071356
Family's Contact No.	:	01749-766084
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HALIMA KHATUN joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Development.

Proposed Nobin Udyokta Business Info

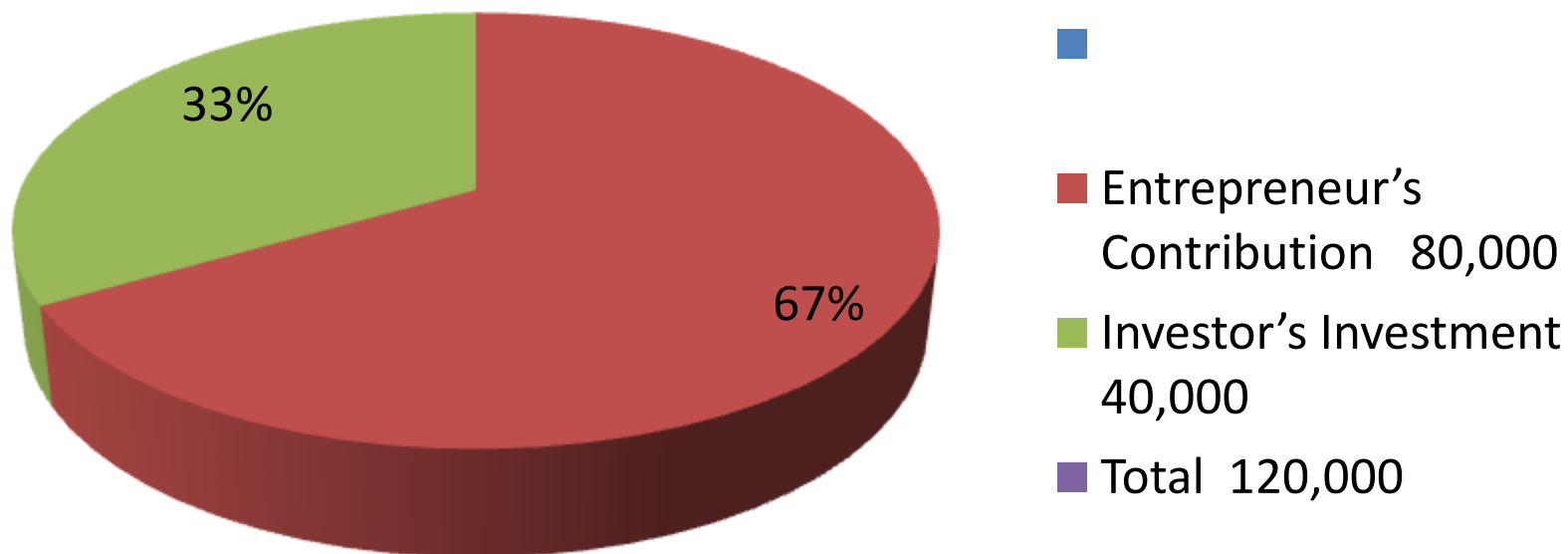
Business Name	:	HALIMAGOBADI POSHU PALON
Location	:	Vill: Nittipota, P.O: Nimgachi, P.S: Dhunat ,Dist: Bogra
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 80,000/- (from existing business) 67% Required Investment BDT 40,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 10 ft= 150 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 farm is own▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sale	200	6,000	72,000
Total Sales (A)	200	6,000	72,000
Less. Variable Expense			
Product cost	40	1,200	14,400
Total variable Expense (B)	40	1,200	14,400
Contribution Margin (CM) [C=(A-B)]	160	4,800	57,600
Less. Fixed Expense			
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,200	50,400
Net Profit (E) [C-D]		600	7,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	50000	50,000	1	40,000	40,000	90,000
Calf	1	30000	30,000	0	0	0	30,000
Total	0		80,000	0		40,000	120,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milik sale	300	9,000	108,000	113,400	119,070
Total Sales (A)	300	9,000	108,000	113,400	119,070
Less. Variable Expense					
Purshase cost	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)]	240	7,200	86,400	90,720	95,256
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		4,200	50,400	50,400	50,400
Net Profit (E) [C-D]		3,000	36,000	40,320	44,856
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	36,000	40,320	44,856
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		20,000	44,320
	Total Cash Inflow	76,000	60,320	89,176
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	20,000	44,320	73,176

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Nittipota,
Nimgachi,Dhunat,Bogra

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

