

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



Project identification and prepared by: MD. Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KOSIM UDDIN
Age	:	30-08-1998(28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Brother
Address	:	Vill:Kolonipara,P.O:Bishalpur,P.S: Sherpur, 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	:	
(iii) Father's name	:	MOST. SHAFALI
(iv) GB member's info	:	LET. TOMSAR ALI Branch:Bishalpur,Sherpur,Centre # 34 (Female), Member ID: 3843, Group No: 02 Member since:07-03-1996(15 Year) First loan: BDT 5,000/-
Further Information:	:	
(v) Who pays GB loan installment	:	Existing Loan: BDT 20,000, Outstanding loan: BDT NILL
(vi) Mobile lady	:	Father
(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	:	15 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01945-846857
Mother's Contact No.	:	01778-533704
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHAFALI joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	GOBADI POSHU PALON
Location	:	Kolonipara, Bishalpur, Sherpur.
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 130,000/-(from existing business) 68% Required Investment BDT 60,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Milks .▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

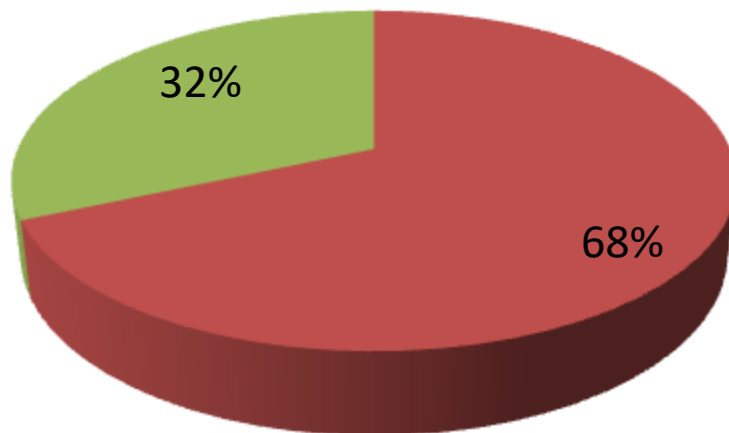
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milks	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Feed & Medicine	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
Transportation		200	2,400
Salary (self)		4,000	48,000
Entertainment		200	2,400
Feed & Medicine		2,000	24,000
Mobile Bill		200	2,400
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		3,000	36,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow (Dhasi)	2	50,000	100,000	1	60,000	60,000	160,000
Small Cow	2	15,000	30,000				30,000
Total	4		130,000	1		60,000	190,000

Source of Finance



- Entrepreneur's Contribution
130,000
- Investor's Investment
60,000
- Total 190,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milks	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense					
Feed & Medicine	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		2000	24,000	24,000	24,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		6,700	80,400	80,400	80,400
Net Profit (E) [C-D]		10,100	121,200	131,280	141,864
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	121,200	131,280	141,864
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	97,200	204,480
	Total Cash Inflow	181,200	228,480	346,344
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	97,200	204,480	322,344

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 01 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

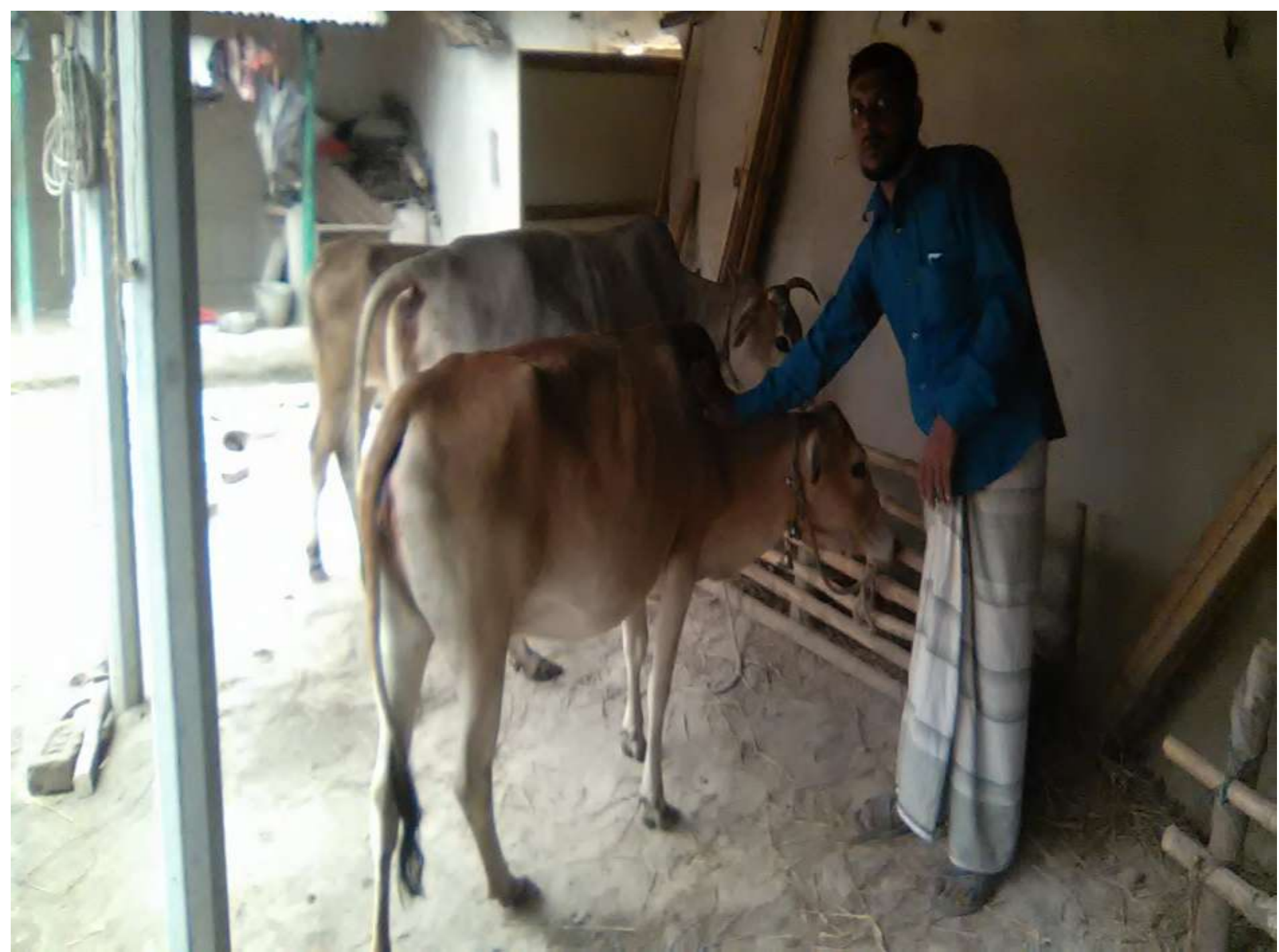
THREATS

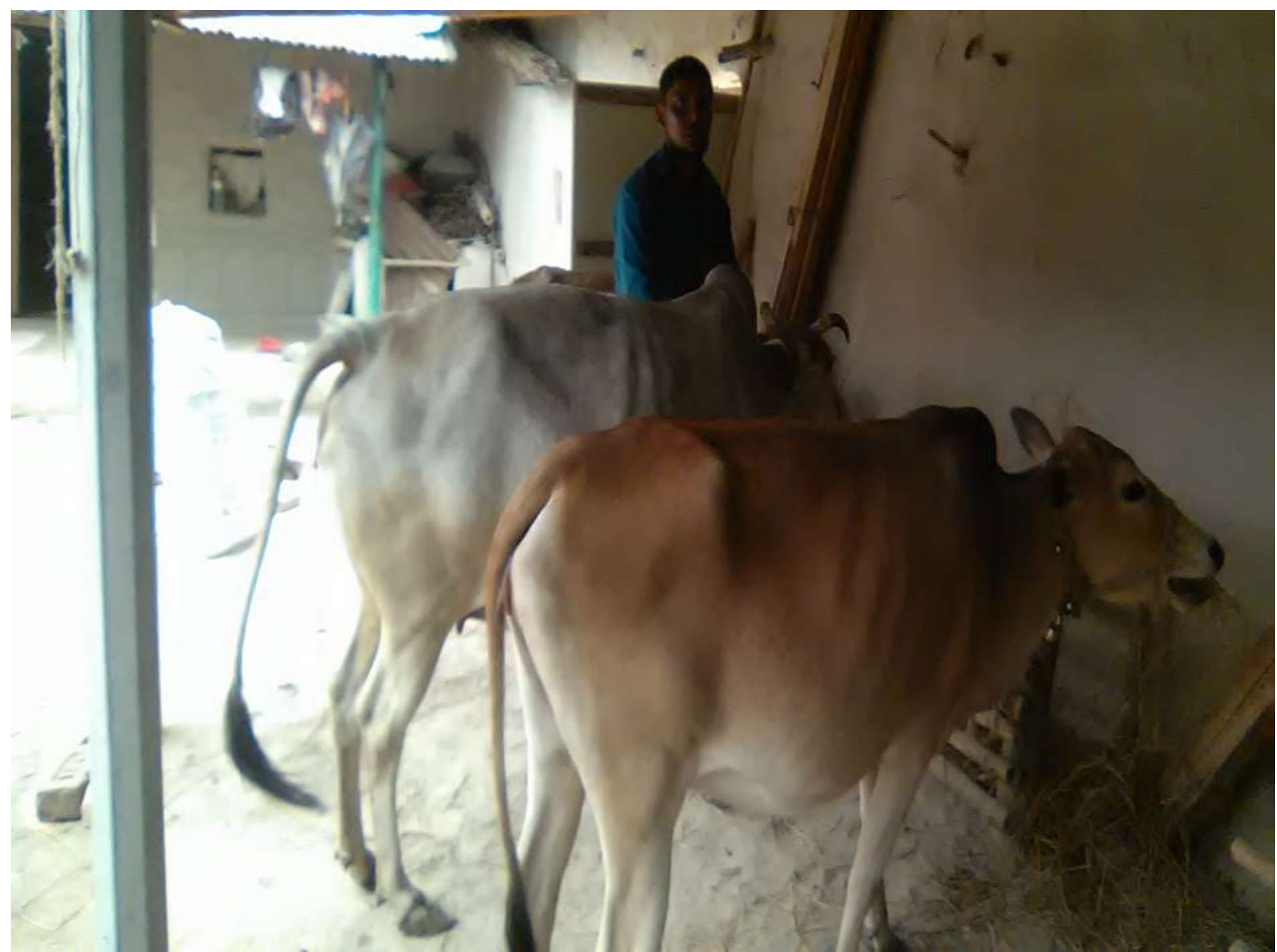
Theft
Fire
Political unrest

Pictures

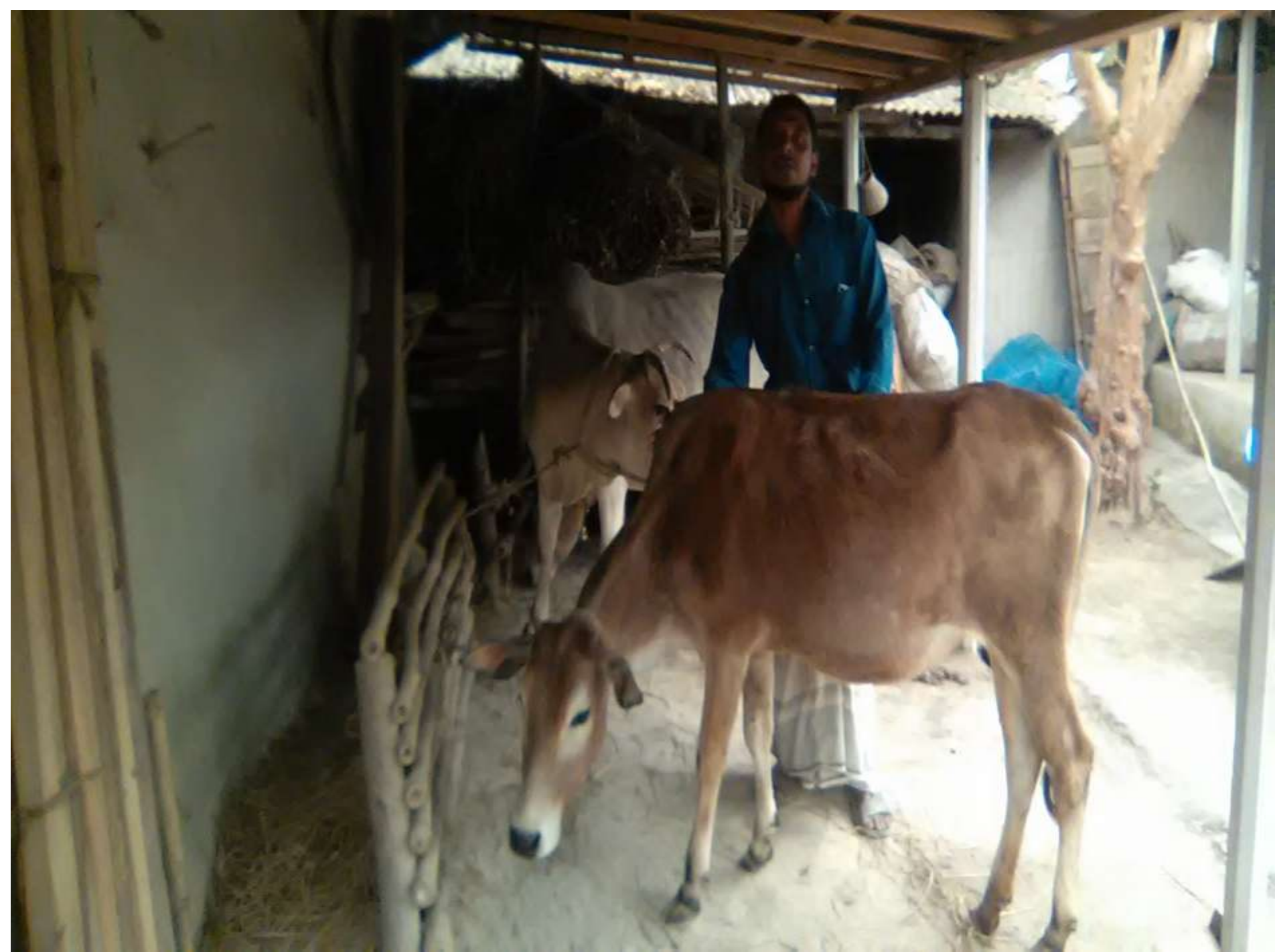












FAMILY PICTURE

