Proposed NU Business Name: GOBADI POSHU PALON



Project identification and prepared by: Md Mokter, Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta						
Name	:	KOMARI ROPOSHI BALA				
Age	:	10-05-1997(20 Years)				
Education, till to date	:	Five				
Marital status	:	Married				
Children	:	01 Son				
No. of siblings:	:	01 Brother.				
Address	:	Vill: Pusinga P.O: Nosratpur, Thana: Adomdighi, Dist: Bogra				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : : :	Mother Father PHUSPO RANI MUHINDRI CHANDRA BARMON Branch: Adomdighi, Centre # 24 (Female), Member ID: 1989, Group No: 02 Member since: 02-03-1995(15Years) First loan: BDT 1,000/-				
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT10,000/- , Outstanding loan: BDT: NILL Father No No 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	:	03 years experience in running business.
Training Info	:	He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-957689
Mother's Contact No.	:	01770-920072
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

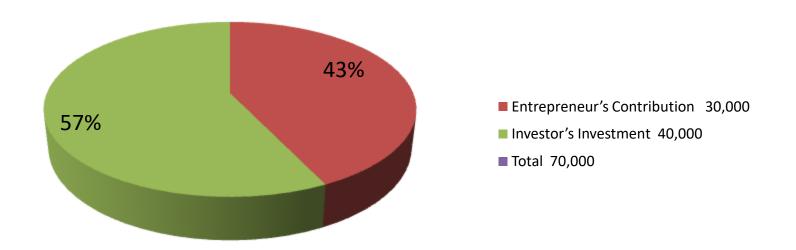
PHUSPO RANI joined Grameen Bank since 15 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	: GOBADI POSHU PALON		
Location	:	Pusings, Nosrat pur. Adomdighi, Bogra		
Total Investment in BDT	:	BDT 70,000/-		
Financing	:	Self BDT30,000/-(from existing business) 43%		
		Required Investment BDT 40,000/-(as equity) 57%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary		BDT 5,000/-		
Size of shop	:	10 ft x10ft=100square ft		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Milk Etc. The business is operating by entrepreneur. Existing no employee. One will be appointed in the future. Collects goods from Adomdighi, Bogra Agreed grace period is 3 months. 		

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue(Sales)					
	300	9000	108000		
Total Sales (A)	300	9000	108000		
Less Variable Expense					
	60	1800	21600		
Total variable Expense (B)	60	1800	21600		
Contribution Margin (CM) [C=(A-B)	240	7200	86400		
Less Variable Expense					
Rent		0	C		
Electricity bill		200	2400		
Transportation		100	1200		
Salary (self)		5000	60000		
Guard		0	(
Salary(Staff)		0	(
Entertainment		100	1200		
Genarator		0	(
Mobile bill		100	1200		
Total fixed cost (D)		5,500	66000		
Net Profit (E)= [C-D]		1,700	20400		

Investment Breakdown								
Existing					Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Propose	
							d	
			(BDT)			(BDT)	Total	
Cow(Dashi)	1	30,000	30,000	1	40,000	40,000	40,000	
Total	1	0	30,000	1	0	40,000	40,000	

Source of Finance



Financial Projection (BDT)							
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year		
Revenue(Sales)							
	500	15000	180000	189000	198450		
Total Sales (A)	500	15000	180000	189000	198450		
Less Variable Expense				0	C		
	100	3000	36000	37800	39690		
Total variable Expense (B)	100	3000	36000	37800	39690		
Contribution Margin (CM)							
[C=(A-B)	400	12000	144000	151200	158760		
Less Variable Expense				0	C		
Rent		0	0	0	C		
Electricity bill		200	2400	2520	2646		
Transportation		200	2400	2520	2646		
Salary (self)		5000	60000	63000	66150		
Salary(Staff)		0	0	0	C		
Guard		0	0	0	C		
Entertainment		200	2400	2520	2646		
Genator		0	0	0	C		
Mobile bill		200	2400	2520	2646		
Total fixed cost (D)		5,800	69600	73080	76734		
Net Profit (E)= [C-D]		6,200	74400	78120	82026		
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			
	Investment Infusion by			
1.1	Investor	40,000		
1.2	Net Profit	68,400	71820	75411
1.3	Depreciation (Non cash item)			
	Opening Balance of Cash			
1.4	Surplus		52400	108220
	Total Cash Inflow	108,400	124,220	183,631
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
	Investment Pay Back			
2.3	(Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	52,400	108,220	167,631

SWOT ANALYSIS

Strength

Employment: Self: 0 Family:0 Others:0

Experience & Skill: 03 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community Location of shop; Pushinda, Adomdighi, Bogra Regular customers;

THREATS

Theft

Fire

Political unrest

Pictures







FAMILY PICTURE

