

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



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Project verified by: Md. Mozaharul Islam Sarker



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MST.KAZOLI KHATUN</b>
Age	:	14-10-1982 (35 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	3 Son
No. of siblings:	:	02 Bather
Address	:	Vill: Mohishban P.O Mohishban P.S: Gabtali, 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	:	<b>MST. MAHAFUJA KHATUN</b>
(iii) Father's name	:	<b>MD. JAHIDUL ISLAM</b>
(iv) GB member's info	:	Branch: Mohishban Gabtoli, Bogra, Centre # 35(Female), Member ID: 2635/1, Group No: 02 Member since: 17-09-2013 (04 Years) First loan: BDT 5,000 /- Existing loan : BDT 30000/_ Outstanding loan: 15,000/-
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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-166341
Father's Contact No.	:	01728-703836
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MAHAFUJA KHATUN** joined Grameen Bank since 5 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	:	<b>KAJOLI GOBADI POSHU PALON</b>
Location	:	Mohishban, Gabtali, Bogra.
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 67% Required Investment BDT 50,000/- (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	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk sales.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

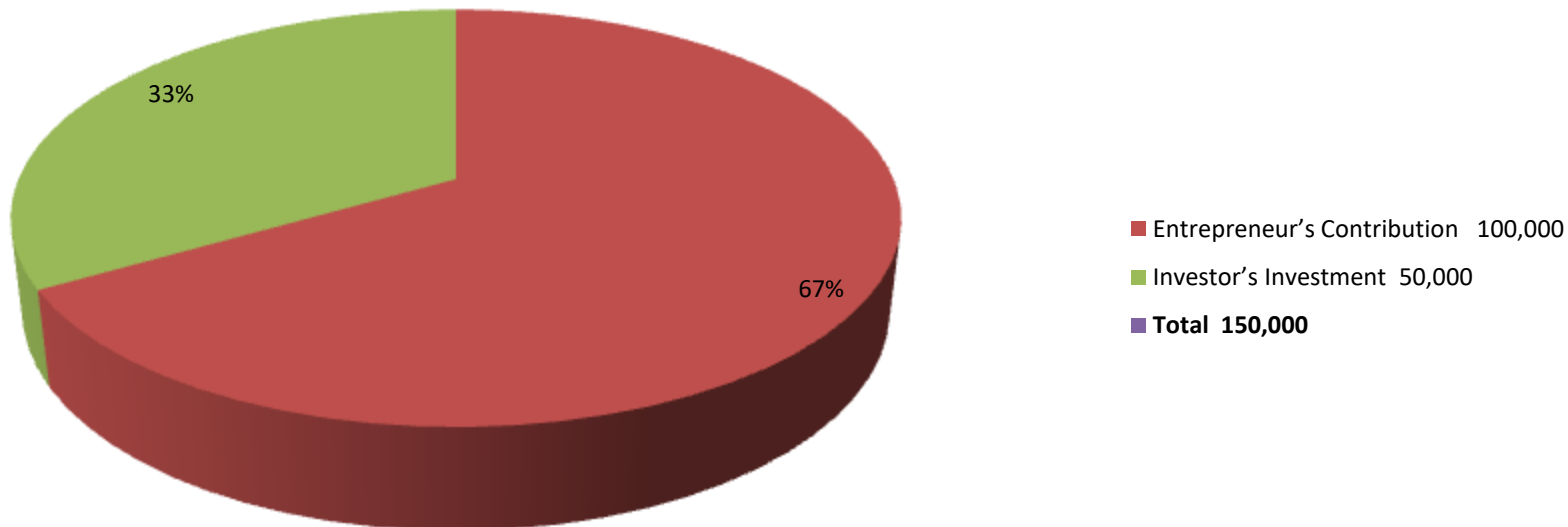
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sales	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Production cost	200	6,000	72,000
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,300</b>	<b>51,600</b>
<b>Net Profit (E) [C-D]</b>		<b>1,700</b>	<b>20,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	60000	60,000	1	50,000	50,000	110,000
Heifer	1	20000	20,000	0	0	0	20,000
Bull	1	20000	20,000	0	0	0	20,000
Total	<b>0</b>	<b>0</b>	<b>100,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>150,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				0	-
Milk sales	480	14,400	172,800	181,440	190,512
<b>Total Sales (A)</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>181,440</b>	<b>190,512</b>
<b>Less. Variable Expense</b>					
Milk Product cost	96	2,880	34,560	36,288	38,102
<b>Total variable Expense (B)</b>	<b>96</b>	<b>2,880</b>	<b>34,560</b>	<b>36,288</b>	<b>38,102</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>384</b>	<b>11,520</b>	<b>138,240</b>	<b>145,152</b>	<b>152,410</b>
House rant		-	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>4,600</b>	<b>55,200</b>	<b>55,200</b>	<b>55,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,920</b>	<b>83,040</b>	<b>89,952</b>	<b>97,210</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	83,040	89,952	97,210
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		63,040	132,992
	<b>Total Cash Inflow</b>	<b>133,040</b>	<b>152,992</b>	<b>230,202</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>63,040</b>	<b>132,992</b>	<b>210,202</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:02 Others:02  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Bahadurpur,Naruyamala,Gabtali,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

