



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

Project verified by: MD. Mozahar Islam



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MST.TANZINA BEGUM</b>   |
| Age  | : | 27-04-1985(32 Years)   |
| Education, till to date                          | : | Class: Five  |
| Marital status                                   | : | Married  |
| Children   | : | 02 Daughter  |
| No. of siblings:                                 | : | 03 Sister  |
| Address  | : | Vill: Pushinda, P.O: Nusratpur.Thana: Adomdighi,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                               | : | <b>MST. KOHINUR BANU</b>   |
| (iii) Father's name                              | : | <b>LATE.TASLIM , Husband's name: Md. Kamal Hossen.</b>   |
| (iv) GB member's info                            | : | Branch: Adomdighi , Centre # 2 (Female),<br>Member ID: 1033, Group No: 01<br>Member since: 01-05-1990(20 Years)<br>First loan: BDT 1,500 |
| Further Information:                             |   | Existing Loan: BDT: 20,000, Outstanding loan: BDT: Nill  |
| (v) Who pays GB loan installment                 | : | Father   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 08 years experience in running business.<br>He has No Years training. |
| Other Own/Family Sources of Income  | : |   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01795-298696  |
| Mother's Contact No.  | : | -   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra            |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. KOHINUR BANU** joined Grameen Bank since 20 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>GOBADI POSHU PALON</b>  |
| Location  | : | Pushinda, Adomdighi, Bogra   |
| Total Investment in BDT                           | : | BDT 160,000/-  |
| Financing   | : | Self BDT 120,000/-(from existing business)75 %<br>Required Investment BDT 40,000/-(as equity)25 %  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of shop                                      | : | 15 ft x 10 ft= 80 square ft  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul> |

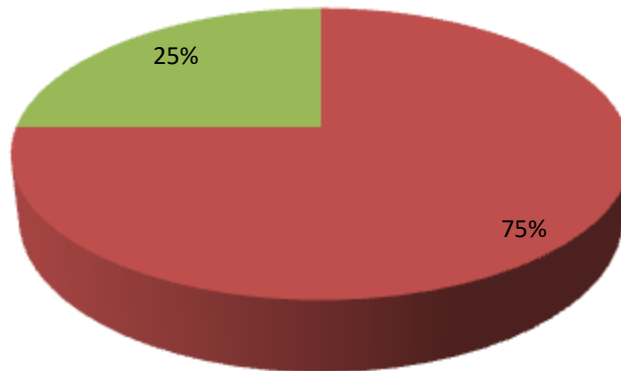
## Existing Business (BDT)

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

# Investment Breakdown

| Existing    |      |            |         | Proposed |            |        |          |
|-------------|------|------------|---------|----------|------------|--------|----------|
| Particulars | Qty. | Unit Price | Amount  | Qty      | Unit Price | Amount | Proposed |
|             |      |            | (BDT)   |          |            | (BDT)  | Total    |
| Cow         | 1    | 70,000     | 70,000  | 1        | 40,000     | 40,000 | 110,000  |
| Ox          | 1    | 50,000     | 50,000  |          |            |        | 50,000   |
| Total       | 2    | 0          | 120,000 | 1        | 0          | 40,000 | 160,000  |

## Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 40,000
- Total 160,000

## Financial Projection (BDT)

| Paticular                                    | Daily | Monthly | Year1         | Year 2        | Year 3        |
|--|-------|---------|---------------|---------------|---------------|
| <b>Revenue(Sales)</b>                        |       |         |               |               |               |
|  | 500   | 15000   | 180000        | 189000        | 198450        |
| <b>Total Sales (A)</b>                       | 500   | 15000   | 180000        | 189000        | 198450        |
| <b>Less Variable Expense</b>                 |       | 0       | 0             | 0             | 0             |
|  | 100   | 3000    | 36000         | 37800         | 39690         |
| <b>Total variable Expense (B)</b>            | 100   | 3000    | 36000         | 37800         | 39690         |
| <b>Contribution Margin (CM)<br/>[C=(A-B)</b> | 400   | 12000   | 144000        | 151200        | 158760        |
| <b>Less Variable Expense</b>                 |       |         | 0             | 0             | 0             |
| Rent   |       | 0       | 0             | 0             | 0             |
| Electricity bill                             |       | 200     | 2400          | 2520          | 2646          |
| Transportation                               |       | 200     | 2400          | 2520          | 2646          |
| Salary (self)                                |       | 5000    | 60000         | 63000         | 66150         |
| Salary(Staff)                                |       | 0       | 0             | 0             | 0             |
| Guard  |       | 0       | 0             | 0             | 0             |
| Genator                                      |       | 0       | 0             | 0             | 0             |
| Entertainment                                |       | 100     | 1200          | 1260          | 1323          |
| Mobile bill                                  |       | 200     | 2400          | 2520          | 2646          |
| <b>Total fixed cost (D)</b>                  |       | 5,700   | 68400         | 71820         | 75411         |
| <b>Net Profit (E)= [C-D]</b>                 |       | 6,300   | 75600         | 79380         | 83349         |
| <b>Investment Payback</b>                    |       |         | <b>16,000</b> | <b>16,000</b> | <b>16,000</b> |



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

| SR# | <i>Particulars</i>                                | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-----|---|---------------------|---------------------|---------------------|
| 1   | Cash Inflow                                       |                     |                     |                     |
| 1.1 | Investment Infusion by Investor                   | 40,000              |                     |                     |
| 1.2 | Net Profit  | 75600               | 79380               | 83349               |
| 1.3 | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4 | Opening Balance of Cash Surplus                   |                     | 55,600              | 114,980             |
|     | <b>Total Cash Inflow</b>                          | 125,600             | 134,980             | 198,329             |
| 2   | Cash Outflow                                      |                     |                     |                     |
| 2.1 | Purchase of Product                               | 40,000              |                     |                     |
| 2.2 | Payment of GB Loan                                |                     |                     |                     |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 16,000              | 16,000              | 16,000              |
|     | <b>Total Cash Outflow</b>                         | 56,000              | 16000               | 16,000              |
| 3   | <b>Net Cash Surplus</b>                           | 55,600              | 114980              | 178329              |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# FAMILY PICTURE

