

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



Project identification and prepared by: Md.Jahurul Haque,  
Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SREE BIDHAN CHANDRA SARKER.</b>
Age	:	10-09-1989( 28 Years)
Education, till to date	:	Class-3
Marital status	:	Married
Children	:	1 Son1dauther.
No. of siblings:	:	NILL.
Address	:	Vill:Bishalpur,P.O: BishalpurP.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	:	<b>SUSHILLA</b>
(iii) Father's name	:	<b>SREE CHERU CHANDRA SHARKER.</b>
(iv) GB member's info	:	Branch:TALAMTARAS,Sherpur, Centre # 50 (Female), Member ID: 4147, Group No: 05 Member since: 29-10-2000(07Year)
Further Information:		First loan: BDT 4,000/-
(v) Who pays GB loan installment	:	Existing Loan: BDT 5,000, Outstanding loan: BDT NILL 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	:	10 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.	:	01746794351
Mother's Contact No.	:	01784109605
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHUSILA** joined Grameen Bank since 7 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>GOBADI POSU PALAN KHAMAR.</b>
Location	:	Bagra, Sherpur.
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 170,000/- (from existing business) 81% Required Investment BDT 40,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	20 ft x 10 ft = 200 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.</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 Sherpu, Bogra</li><li>▪ Agreed grace period is 3 months.</li></ul>

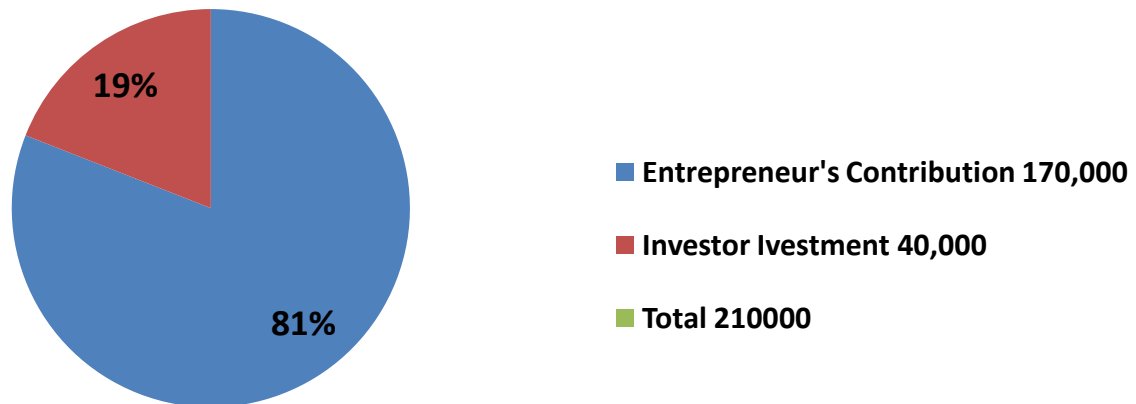
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Millk	600	18,000	216,000
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Variable Expense</b>			
Feed & Medicine	120	3,600	43,200
<b>Total variable Expense (B)</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Transportation		0	0
Salary (self)		3,000	36,000
Entertainment		100	1,200
Feed & Medicine		0	0
Mobile Bill		150	1,800
<b>Total fixed Cost (D)</b>		<b>3,450</b>	<b>41,400</b>
<b>Net Profit (E) [C-D]</b>		<b>10,950</b>	<b>131,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	45,000	90,000	1	40,000	40,000	270,000
Bokna	1	30,000	30,000			0	
Calf	2	25,000	50,000			0	
			0			0	
			0	0	0	0	
			0	0	0	0	
<b>Total</b>	<b>5</b>		<b>170,000</b>	<b>1</b>		<b>40,000</b>	<b>210,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Millk (50*20)	600	18,000	216,000	226,800	238,140
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Variable Expense</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Millk	120	3,600	43,200	45,360	47,628
<b>Total variable Expense (B)</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>	<b>45,360</b>	<b>47,628</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>181,440</b>	<b>190,512</b>
<b>Less. Fixed Expense</b>					
Electricity Bill	0	200	2,400	2,400	2,400
Transportation	0	0	0	0	0
Salary (self)	0	3,000	36,000	36,000	36,000
Entertainment	0	100	1,200	1,200	1,200
Feed & Medicine	0	0	0	0	0
Mobile Bill	0	150	1,800	1,800	1,800
<b>Total fixed Cost (D)</b>	<b>0</b>	<b>3,450</b>	<b>41,400</b>	<b>41,400</b>	<b>41,400</b>
<b>Net Profit (E) [C-D]</b>	<b>0</b>	<b>10,950</b>	<b>131,400</b>	<b>140,040</b>	<b>149,112</b>
<b>Investment Payback</b>	<b>0</b>	<b>0</b>	<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

Sl #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	131,400	140,040	149,112
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		115,400	239,440
	<b>Total Cash Inflow</b>	<b>171,400</b>	<b>255,440</b>	<b>473,128</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>115,400</b>	<b>239,440</b>	<b>457,128</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 01 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

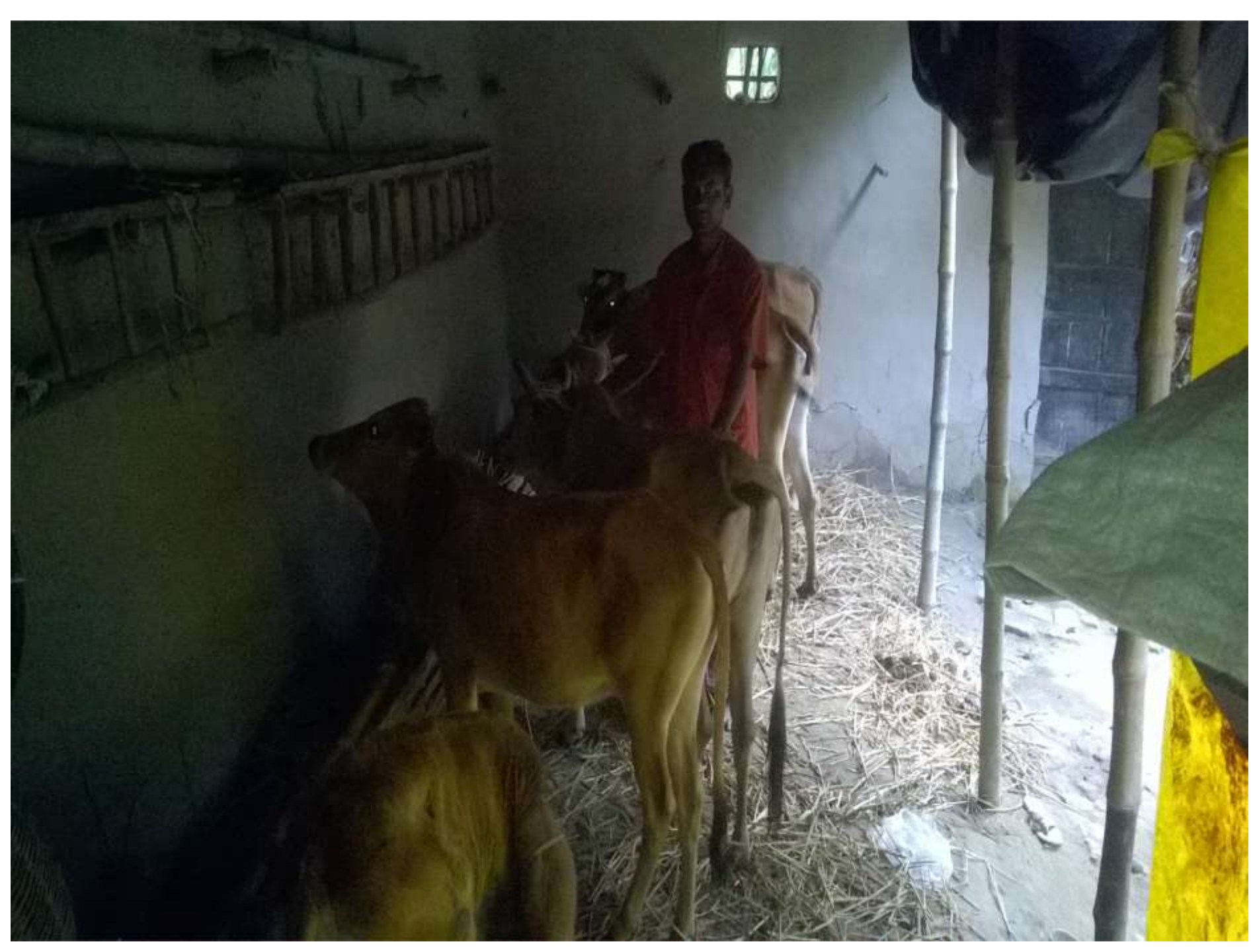
Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

