

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



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**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>Md. Nobin Mia</b>
Age	:	31-12-1990(27 Years)
Education, till to date	:	B.A
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Lohagora P.O: Veluerpara P.S: Sonatala 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>Nurzahan Begum</b>
(iii) Father's name	:	<b>Ahasan Habib</b>
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 63(Female), Member ID: 11062, Group No: 01 Member since: 01-01-2001 (10Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT Nill , Outstanding loan: Nill
(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.	:	01772-888458
Mother's Contact No.	:	01745-333155
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most. Nurzahan Begum** joined Grameen Bank since 10 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	:	<b>NOBIN GOBADI POSHU PALON</b>
Location	:	Lohagora,Veluarpara,Sonatala Bogra.
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 130,000/-(from existing business) 81% Required Investment BDT 30,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Cow, Bokna, etc.</li><li>▪Average gain on 80% sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is own.</li><li>▪Collects goods from Local Market.</li><li>▪Agreed grace period is 3 months.</li></ul>

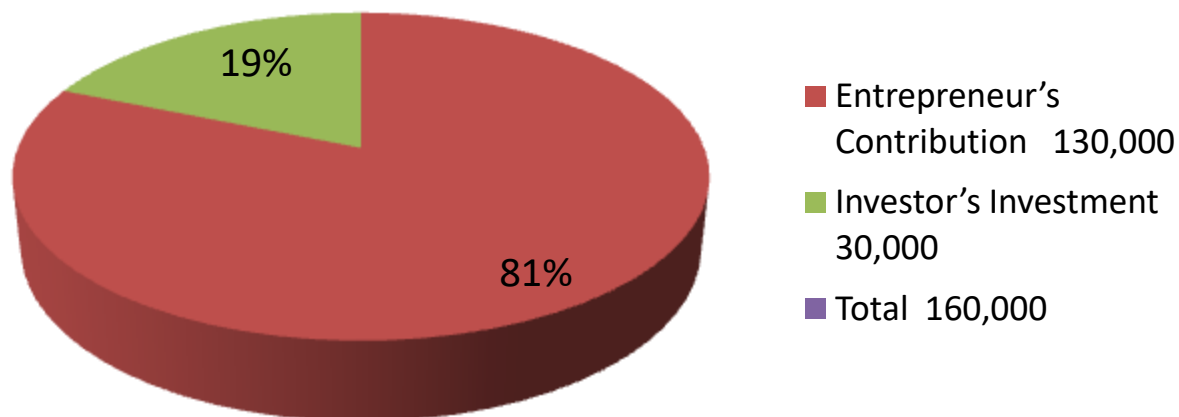
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk production	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
Milk production	60	1,800	21,600
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>
<b>Less. Fixed Expense</b>			
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>5,300</b>	<b>63,600</b>
<b>Net Profit (E) [C-D]</b>		<b>1,900</b>	<b>22,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	50000	100,000	1	30,000	30,000	130,000
Bokna	1	30000	30,000	0	0	0	30,000
Total	<b>3</b>	<b>90000</b>	<b>130000</b>	<b>1</b>	<b>30000</b>	<b>30000</b>	<b>160000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	375	11,250	135,000	141,750	148,838
<b>Total Sales (A)</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>	<b>141,750</b>	<b>148,838</b>
<b>Less. Variable Expense</b>					
Milk production	75	2,250	27,000	28,350	29,768
<b>Total variable Expense (B)</b>	<b>75</b>	<b>2,250</b>	<b>27,000</b>	<b>28,350</b>	<b>29,768</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>	<b>113,400</b>	<b>119,070</b>
<b>Less. Fixed Expense</b>					
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,300</b>	<b>63,600</b>	<b>63,600</b>	<b>63,600</b>
<b>Net Profit (E) [C-D)</b>		<b>3,700</b>	<b>44,400</b>	<b>49,800</b>	<b>55,470</b>
<b>Investment Payback</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



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

	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	44,400	49,800	55,470
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		32,400	70,200
	<b>Total Cash Inflow</b>	<b>74,400</b>	<b>82,200</b>	<b>125,670</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>32,400</b>	<b>70,200</b>	<b>113,670</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience; 4Years

## **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

