

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



Project identification and prepared by: Md. Mizanur Rahman,  
Bogra shadar Unit, Bogra

Project verified by: MD. Mozaharul Islam



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

Name	:	<b>MD. JAHEDEL ISLAM</b>
Age	:	08-01- 1986 (31 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Sisters
Address	:	Vill: Khidrohdhama, P.O: Sabgram , P.S:Bogra shadar , 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 JAHANARA BEGUM</b>
(iii) Father's name	:	<b>MD. SIRAJUL ISLAM</b>
(iv) GB member's info	:	Branch: Mohishaban,Gabtoli Centre # 34 (Female), Member ID: 2615, Group No: 03 Member since: 15-11-2006 (12 Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 100,000, Outstanding loan: Nil
(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	:	10 years experience in running business. 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-925751
Mother's Contact No.	:	01862-479818
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST JAHANARA BEGUM** joined Grameen Bank since 12 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>CHADNI GOBADI POSHU PALON</b>
Location	:	Vill: Khidrodhama, P.O: Sabgram , P.S:Bogra shadar , Dist: Bogra
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
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
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>▪ 50% Gain of sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Bogura</li><li>▪Agreed grace period is 3 months.</li></ul>

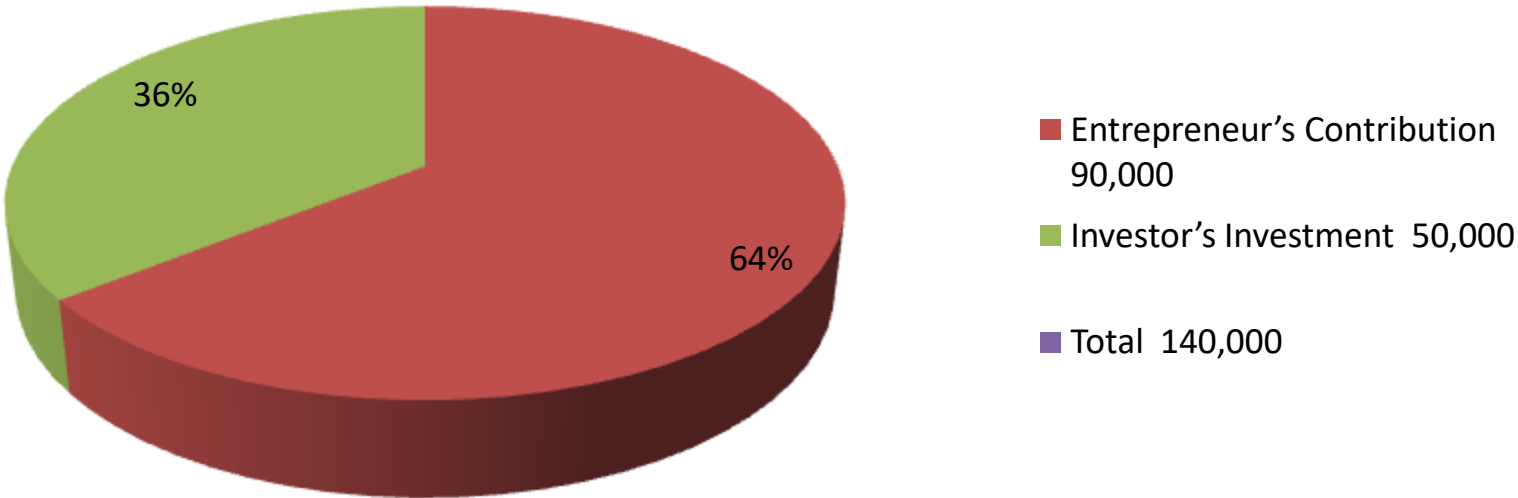
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk Sales	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Milk Product Cost.	250	7,500	90,000
<b>Total variable Expense (B)</b>	<b>250</b>	<b>7,500</b>	<b>90,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>250</b>	<b>7,500</b>	<b>90,000</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>3,200</b>	<b>38,400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	50,000	50,000	1	50,000	50,000	100,000
Culf	2	20000	40,000	0	0	0	40,000
Total	<b>0</b>	<b>0</b>	<b>90,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>140,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				0	-
Milk sales	700	21,000	252,000	264,600	277,830
<b>Total Sales (A)</b>	700	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Less. Variable Expense</b>					
Milk Product cost	350	10,500	126,000	132,300	138,915
<b>Total variable Expense (B)</b>	350	<b>10,500</b>	<b>126,000</b>	<b>132,300</b>	<b>138,915</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>	<b>132,300</b>	<b>138,915</b>
Electricity Bill		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>		<b>4,300</b>	<b>51,600</b>	<b>51,600</b>	<b>51,600</b>
<b>Net Profit (E) [C-D)</b>		<b>6,200</b>	<b>74,400</b>	<b>80,700</b>	<b>87,315</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)

SI #	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	74,400	80,700	87,315
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		54,400	115,100
	<b>Total Cash Inflow</b>	<b>124,400</b>	<b>135,100</b>	<b>202,415</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>54,400</b>	<b>115,100</b>	<b>182,415</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Khidroddhiringola,Bogra shadar,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

