

Proposed NU Business Name: RATNA GOBADI POSHU PALON



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Bogra Sadar Unit, Bogra.

Project verified by: MD. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST RATNA BEGUM
Age	:	05-10-1986 (31 Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	02 Sons
No. of siblings:	:	03 Brothers,
Address	:	Vill:Khamarkandi, P.O: Jhorgachahat, P.S: Bogra shadarDist: 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	:	MST. PAYARA BEGUM
(iii) Houseband's name	:	MD. JEWEL PRAMANIK
(iv) GB member's info	:	Branch: Gokul,Bogra ,Centre # 29(Female), Member ID: 9651, Group No: 08 Member since: 07-12-1997 (15 Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: 4748/-
(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. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01708-059105
Family's Contact No.	:	01725-088555
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. PAYARA BEGUM joined Grameen Bank since 15 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	:	RATNA GOBADI POSHU PALON
Location	:	Khamarkandi ,Bogra shadar,Bogra
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

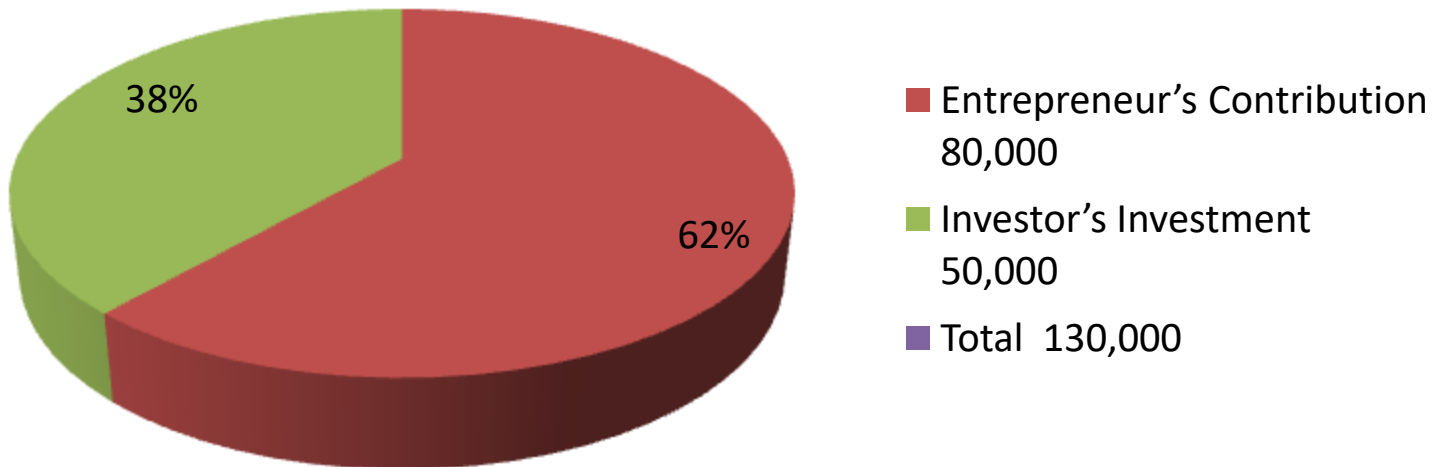
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Sales	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk Product Cost.	150	4,500	54,000
Total variable Expense (B)	150	4,500	54,000
Contribution Margin (CM) [C=(A-B)]	150	4,500	54,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		100	1,200
Transportation		-	0
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,300	51,600
Net Profit (E) [C-D]		200	2,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bull	2	40,000	80,000	1	50,000	50,000	130,000
Total	0	0	80,000	0	0	50,000	130,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Milk sales	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Milk Product cost.	250	7,500	90,000	94,500	99,225
Total variable Expense (B)	250	7,500	90,000	94,500	99,225
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000	94,500	99,225
House rant		-	0	0	0
Electricity Bill		100	1,200	1,200	1,200
Transportation		-	0	0	-
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,300	51,600	51,600	51,600
Net Profit (E) [C-D]		3,200	38,400	42,900	47,625
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	38,400	42,900	47,625
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		18,400	41,300
	Total Cash Inflow	88,400	61,300	88,925
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	18,400	41,300	68,925

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Khamarkandi ,Bogra
shadar,Bogra

Regular customers;

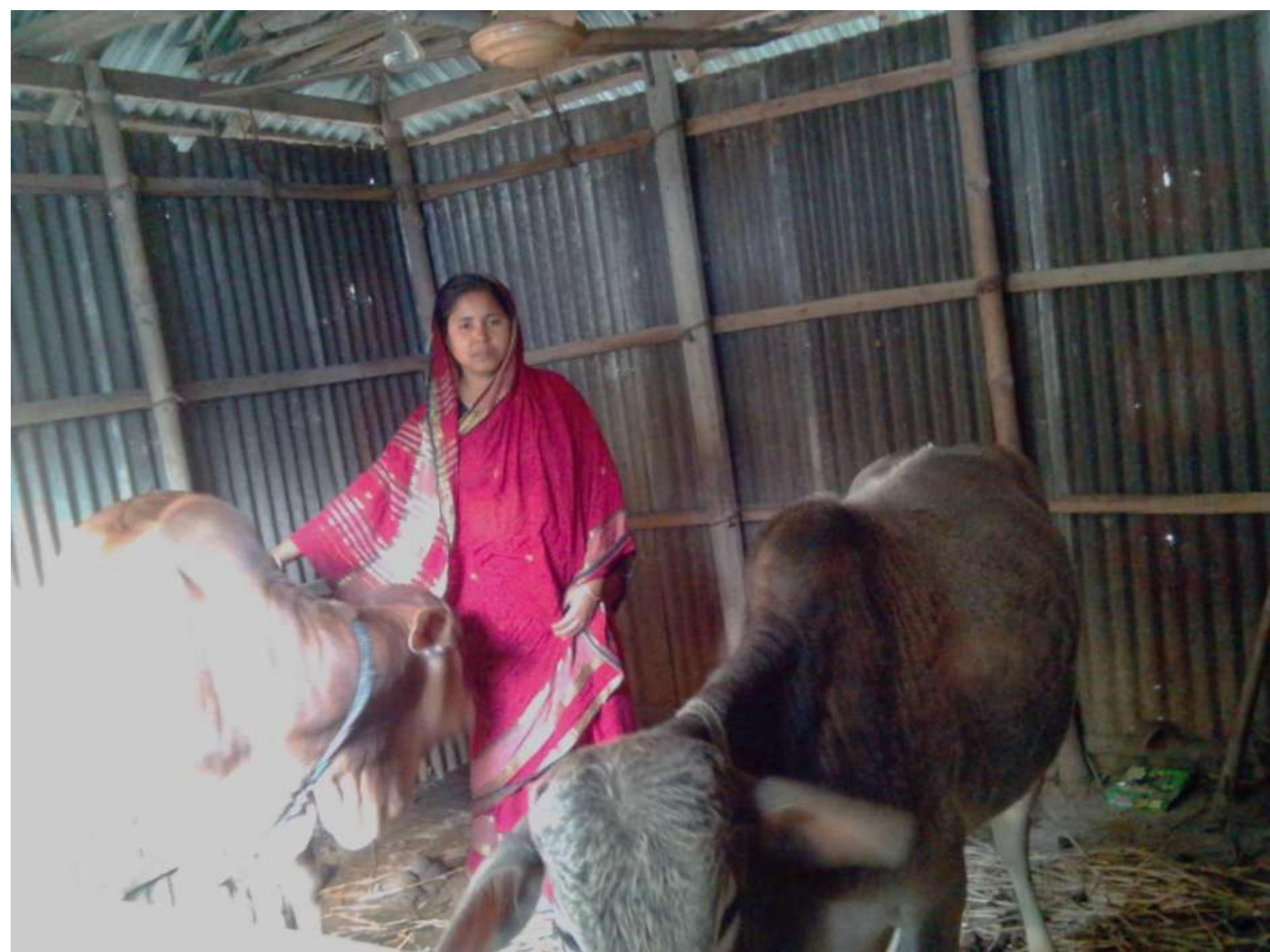
THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

