

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



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

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	CHANCHAL KUMAR MOHONTO
Age	:	01-01-1991(27 Years)
Education, till to date	:	Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Sister
Address	:	Vill: Pusinga P.O: Nosratpur,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	:	SHULAKHA RANI
(iii) Father's name	:	SREE BACHU CHANDRA MOHONTO
(iv) GB member's info	:	Branch: Adomdighi , Centre # 33 (Female), Member ID: 2207, Group No: 01 Member since: 01-05-2001(15Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT20,000/- , 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, 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 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-795220
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

SHULAKHA RANI joined Grameen Bank since 15 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	:	GOBADI POSHU PALON
Location	:	Pusings, Nosrat pur. Adomdighi, Bogra
Total Investment in BDT	:	BDT1,60,000/-
Financing	:	Self BDT120,000/-(from existing business) 75% 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	:	12 ft x10ft=120square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk Etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

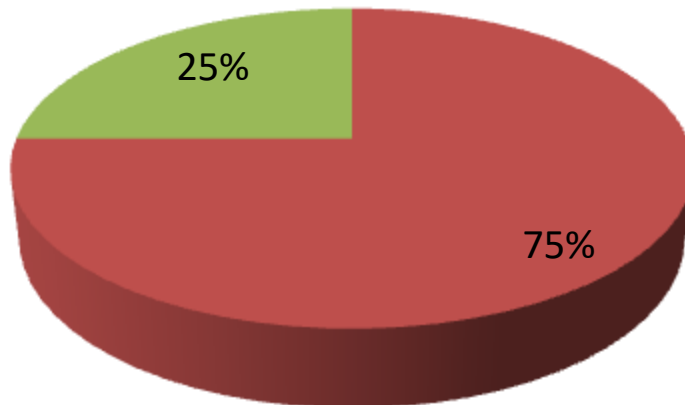
Existing Business (BDT)

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

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	80,000	80,000	1	40,000	40,000	120,000
OX	1	40,000	40,000				40,000
Total	2		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)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Milk Production	500	15000	180000	189000	198450
Total Sales (A)	500	15000	180000	189000	198450
Less Variable Expense				0	0
Milk Production	100	3000	36000	37800	39690
Total variable Expense (B)	100	3000	36000	37800	39690
Contribution Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Variable Expense				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
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		5,800	69600	73080	76734
Net Profit (E)= [C-D]		6,200	74400	78120	82026
Investment Payback			16,000	16,000	16,000

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	74400	78120	82026
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58,400	120,520
	Total Cash Inflow	114,400	136,520	202,546
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
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	58,400	120520	186546

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

