

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



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Project verified by: MD. Mozaharul Islam Sarker



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

Name	:	<b>MST. MAKSUDA KHATUN</b>
Age	:	01-01-1995 (23 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother, 02 Sister
Address	:	Vill:Mondoldhoron, 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	:	<b>AREFA BEGUM</b>
(iii) Husband's name	:	<b>MD. ARMAN ALI</b>
(iv) GB member's info	:	Branch: Rameshorpur,Gabtolli, Centre # 39 (Female), Member ID: 8056/1, Group No: 08 Member since: 04-04-1997 (15 Years) First loan: BDT 1,000/-
Further Information:		Existing Loan: BDT 40,000/- Outstanding loan: BDT14720/-
(v) Who pays GB loan installment	:	Mother
(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.	:	01779-738184
Family's Contact No.	:	01785-797227
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AREFA BEGUM** joined Grameen Bank since 15 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ZANNATUN GOBADI POSHU PALON</b>
Location	:	Mondoldhonron,Jhorgashahat, Bogra shadar,Bogra
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,30,000/-(from existing business) 68% Required Investment BDT 60,000/-(as equity) 32%
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 product.</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</li><li>▪Agreed grace period is 3 months.</li></ul>

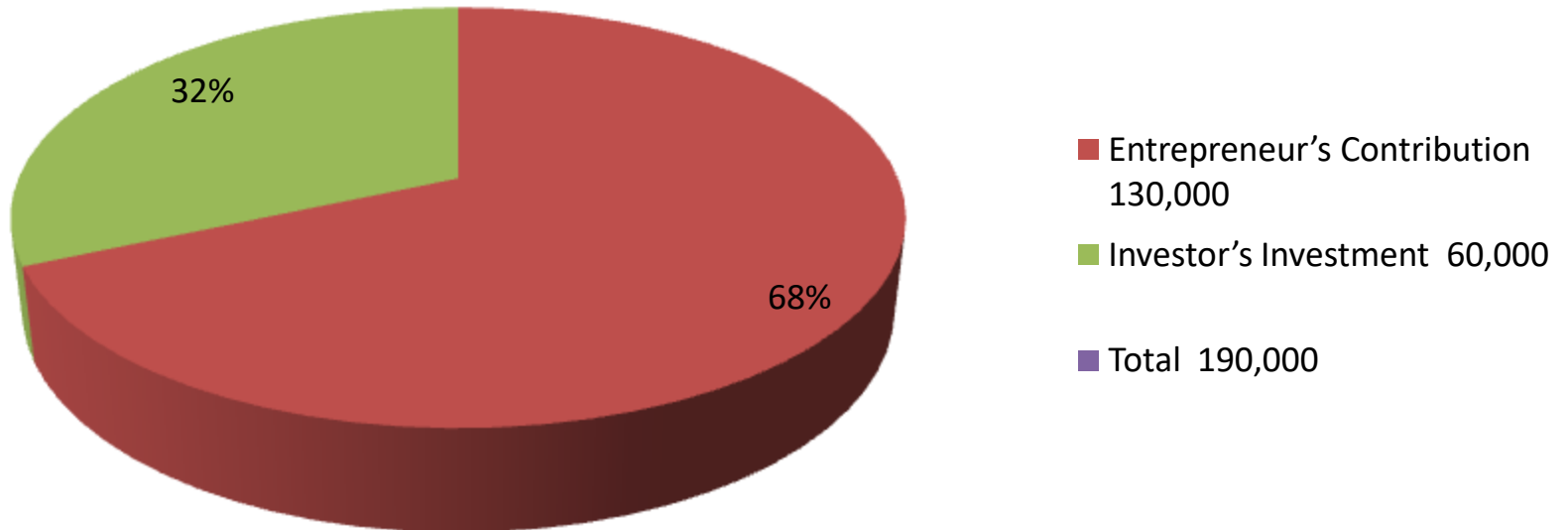
## Existing Business (BDT)

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	2	50,000	100,000	1	60,000	60,000	160,000
Culf	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>130,000</b>	<b>0</b>	<b>0</b>	<b>60,000</b>	<b>190,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	
<b>Revenue (sales)</b>				0	
Milk sales	700	21,000	252,000	264,600	
<b>Total Sales (A)</b>	700	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	
<b>Less. Variable Expense</b>					
Milk Product cost.	350	10,500	126,000	132,300	
<b>Total variable Expense (B)</b>	350	<b>10,500</b>	<b>126,000</b>	<b>132,300</b>	
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>	<b>132,300</b>	
Electricity Bill		100	1,200	1,200	
Salary (self)		4,000	48,000	48,000	
Mobile Bill		300	3,600	3,600	
<b>Total fixed Cost (D)</b>		<b>4,400</b>	<b>52,800</b>	<b>52,800</b>	
<b>Net Profit (E) [C-D)</b>		<b>6,100</b>	<b>73,200</b>	<b>79,500</b>	
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</b>	



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	73,200	79,500	86,115
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		37,200	80,700
	<b>Total Cash Inflow</b>	<b>133,200</b>	<b>116,700</b>	<b>166,815</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000	36,000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>37,200</b>	<b>80,700</b>	<b>130,815</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;Mondoldhoron,Jhorgacha  
hat,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

