



Proposed NU Business Name : **Nasrin Gobadi Poshu Palon**

Business Category : **Fisheries & Animal Husbandry ,
Dairy Farm**



Business Proposal Identified & Prepared by : **Md. Obaidullah, Unit Incharge Bogra Sadar,
Bogra,Zone 01.**

Business Proposal Verified by : **Md. Obaidullah**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Sabbir Hossen Vill: Danrail, Union: Gabtali, District: Bogra
Age	: 20 years
Marital Status	: Single
Children	: No childrens
No. of siblings	: 1 (One) Brother and 1 (One) Sister
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Mst Nasrin Begum
(iii) Father's name	: Md. Razzak Akondo
(iv) GB member's info	: Branch: Mohishaban Gabtoli, Bogra, Centre # 48 Loan no.: 4529, Member since 05 March 2009 Existing loan: Tk. 10,000 Outstanding loan: Tk. 5,000
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Father
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Bachelor of Business Studies
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Others
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 3 (Three) year(s) of experience in running his own business. He started the business with BDT 20,000 (Twenty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Mother's occupation: Housewife Occupation of other member(s): Farmer Developments from entrepreneur's current business are Land Purchase etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01759080578, 01754329024
NU's NID/Birth Certificate No.	:	19971024007000011
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst Nasrin Begum is a GB member since 05 March 2009, at first she took GB loan BDT 5,000 (Five Thousand).
- Gradually she took GB loan several times and utilized it for Farming.
- Finally GB loan helped her to improve Development of children's education.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Nasrin Gobadi Poshu Palon</i>
Address/ Location	:	Darail Bazar,Gabtoli,Bogra.
Total Investment Required in BDT	:	Tk. 160,000
Financing	:	Self Tk. 100,000 Required Investment Tk. 60,000
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 80%
(ii) Estimated % of proposed gross profit margin	:	From Product 80%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	400	11,200	134,400
Total Sales/commission (A)	400	11,200	134,400
Less: Cost of Sales			
Cost of Product(s)	80	2,240	26,880
Total Cost of Sales and Services (B)	80	2,240	26,880
Gross Profit (C) [C=(A-B)]	320	8,960	107,520
Less: Operating Cost			
Electricity Bill		200	2,400
Transportation Expense		200	2,400
Mobile Bill		200	2,400
Salary entraprenuer		4,000	48,000
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		4,600	55,200
Net Profit (C-D)		4,360	52,320

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Cow etc.)		100,000		100,000
	Investment in Machinaries (Cow etc.)		60,000	60,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		100,000	60,000	160,000

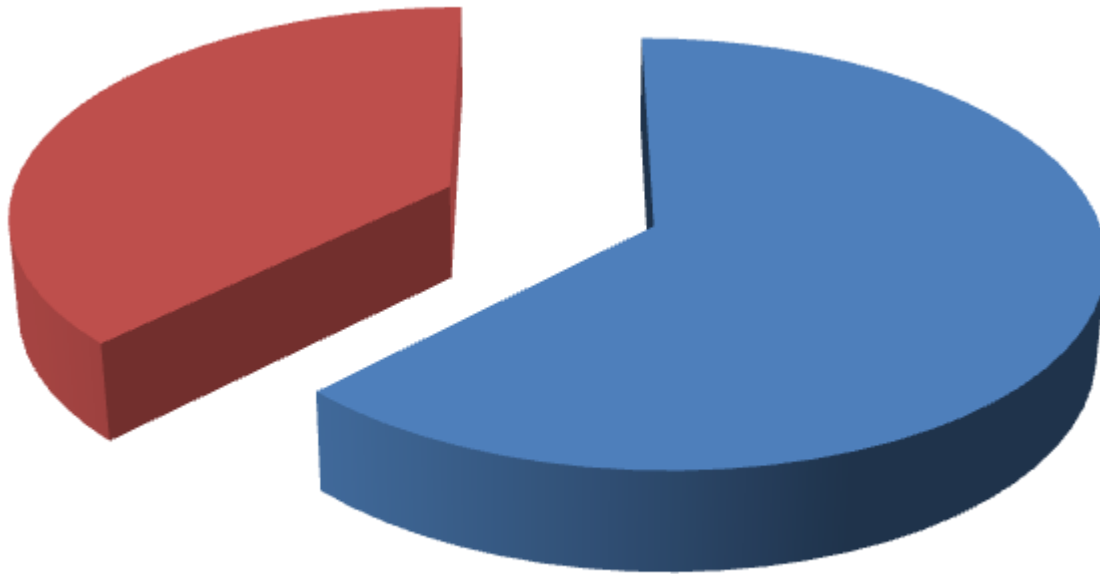
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 100,000 (62%)

■ GSSB's Investment BDT 60,000 (38%)

■ Total Capital BDT 160,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	600	16,800	201,600	660	18,480	221,760	726	20,328	0
Total Sales/commission (A)	600	16,800	201,600	660	18,480	221,760	726	20,328	0
Less: Cost of Sales									
Estimated cost of Product(s)	120	3,360	40,320	132	3,696	44,352	145	4,060	0
Est. Total Cost of Sales and Services (B)	120	3,360	40,320	132	3,696	44,352	145	4,060	0
Gross Profit (C) [C=(A-B)]	480	13,440	161,280	528	14,784	177,408	581	16,268	0
Less: Operating Cost									
Electricity Bill		200	2,400		220	2,640		242	0
Transportation Expense		200	2,400		220	2,640		242	0
Mobile Bill		200	2,400		220	2,640		242	0
Salary entraprenuer		4,000	48,000		4,400	52,800		4,840	0
Ownership Transfer Fee		600	4,800		600	7,200		600	0
Non Cash Item									
Depriciation Expenses		500	6,000		500	6,000		500	0
Total Operating Cost (D)		5,700	66,000		6,160	73,920		6,666	0
Net Profit (C-D)		7,740	95,280		8,624	103,488		9,602	0
Retained Income			95,280			198,768			198,768

Notes: 1. Agreed grace period: Four months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	60000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	100080	110688	0
1.3	Depreciation Expense	6000	6000	0
1.4	Opening Balance of Cash Surplus	0	77280	150768
	Total Cash Inflow	166080	193968	150768
2.0	Cash Outflow			
2.1	Product Purchase	60000		
2.2	Investment Payback Including Ownership Transfer Fee	28800	43200	0
	Total Cash Outflow	88800	43200	0
3.0	Total Cash Surplus	77280	150768	150768

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (3 Years)

WEAKNESS

- Can not supply goods and Service as per demand;

OPPORTUNITIES

- Increasing demand;

THREATS

- Theft;

Pictures















