

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



Project identification and prepared by: Md. Shahinur Rahman,  
Bogra Sadar Unit, Bogra.

Project verified by: MD. Mozaharul Islam Sarker



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

Name	:	<b>MST SHAKILA SULTANA</b>
Age	:	01-01-1990 (27 Year)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother 01 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>MST. HELANA BEGUM</b>
(iii) Father's name	:	<b>MD DULAL PRAMANIK</b>
(iv) GB member's info	:	Branch: Rameshorpur,Gabtoli, Centre # 39 (Female), Member ID: 4770, Group No: 09 Member since: 05-09-1997 (20 Years) First loan: BDT 1,000/- Existing Loan: BDT 24,000/- Outstanding loan: 18584
Further Information:		
(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.	:	01761-084513
Father's Contact No.	:	01759-716856
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. HELANA BEGUM** joined Grameen Bank since 20 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>SHAKILA GOBADI POSHU PALON</b>
Location	:	Mondoldhonron, Jhorgashahat, Bogra shadar, Bogra
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 60,000/- (from existing business) 60% Required Investment BDT 40,000/- (as equity) 40%
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>

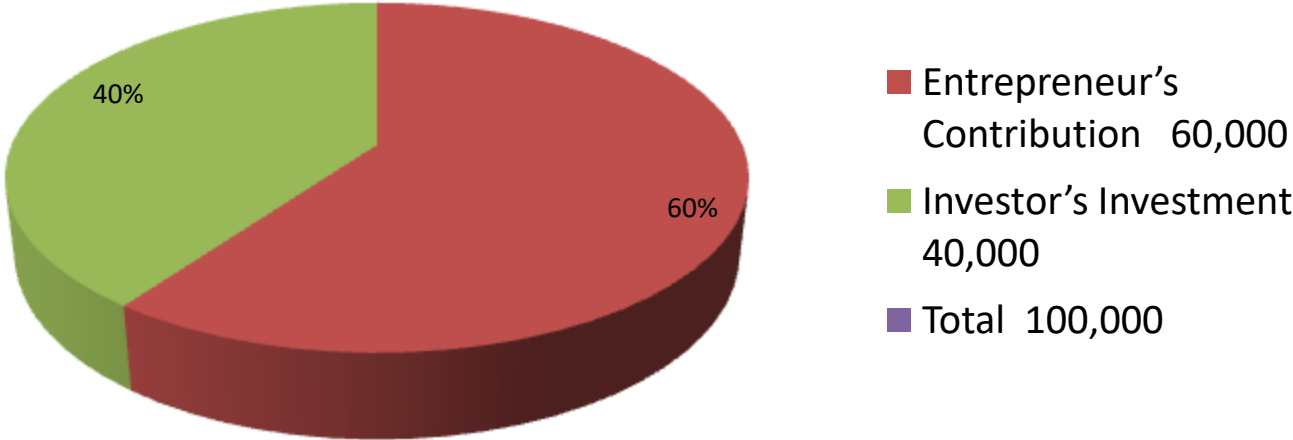
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sale	400	12,000	144,000
<b>Total Sales (A)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Variable Expense</b>			
Production cost	200	6,000	72,000
<b>Total variable Expense (B)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Less. Fixed Expense</b>			
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
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>4,300</b>	<b>51,600</b>
<b>Net Profit (E) [C-D]</b>		<b>1,700</b>	<b>20,400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	60000	60,000	1	40,000	40,000	100,000
Total	0		100,000	0		40,000	100,000

# Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk Sale	600	18,000	216,000	226,800	238,140
<b>Total Sales (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Variable Expense</b>					
Purchase cost	300	9,000	108,000	113,400	119,070
<b>Total variable Expense (B)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>	<b>113,400</b>	<b>119,070</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>	<b>113,400</b>	<b>119,070</b>
<b>Less. Fixed Expense</b>					
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
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<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>4,700</b>	<b>56,400</b>	<b>61,800</b>	<b>67,470</b>
<b>Investment Payback</b>			16000	16000	16000



## 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	40,000		
1.2	Net Profit	56,400	61,800	67,470
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		40,400	86,200
	<b>Total Cash Inflow</b>	<b>96,400</b>	<b>102,200</b>	<b>153,670</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	16000	16000
<b>3</b>	<b>Net Cash Surplus</b>	<b>40,400</b>	<b>86,200</b>	<b>137,670</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 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









