

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



Project identification and prepared by: Md . Obaidullah,
Bogra Shadar Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD TARAJUL ISLAM
Age	:	10-11-1994 (23 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	Null
No. of siblings:	:	03 Brothers
Address	:	Vill: Toroksortaj P.O Gabtoli P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MINAKA BEGUM
(iii) Father's name	:	MD. AZIZAR RAHMAN
(iv) GB member's info	:	Branch: Mohishaban , Gabtoli, Centre # 50 (Female), Member ID: 4486/2, Group No: 06 Member since: 20-01-2001 (08 Years) First loan: BDT 5,000 /- Outstanding loan: 9000/-
Further Information:		
(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 training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-533422
Father's Contact No.	:	01706-586873
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MINAKA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MINAKA GOBADI POSHU PALON
Location	:	Toroksortaj, Darail Bazar, Gabtali, Bogra.
Total Investment in BDT	:	BDT 3,50,000/-
Financing	:	Self BDT 3,00,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	30 ft x 10 ft= 300 square ft
Security of the shop	:	N/A
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.

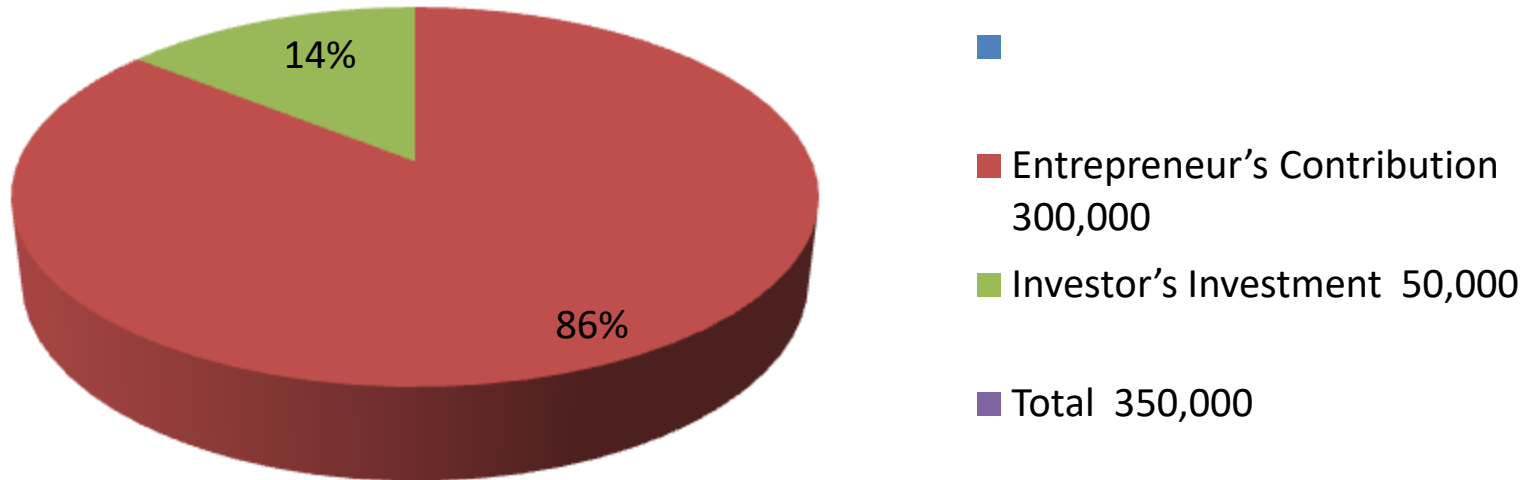
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk sale(12lt.*50)	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Production cost	300	9,000	108,000
Total variable Expense (B)	300	9,000	108,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		400	4,800
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		2,800	33,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	4	50000	200,000	1	50,000	50,000	250,000
Heifer	1	40000	40,000	0	5,000	0	40,000
Bull	2	30000	60,000	0	0	0	60,000
Total	0		300,000	0		50,000	350,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Senatary item sale	800	24,000	288,000	302,400	317,520
Total Sales (A)	800	24,000	288,000	302,400	317,520
Less. Variable Expense					
Purchase cost	400	12,000	144,000	151,200	158,760
Total variable Expense (B)	400	12,000	144,000	151,200	158,760
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		400	4,800	4,800	4,800
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,200	74,400	74,400	74,400
Net Profit (E) [C-D]		5,800	69,600	76,800	84,360
Investment Payback			20,000	20,000	20,000

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

Sl #	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	69,600	76,800	84,360
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		49,600	106,400
	Total Cash Inflow	119,600	126,400	190,760
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	49,600	106,400	170,760

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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: Darail bazar,Gabtoli,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

