

**Proposed NU Business Name: ZIAUR RAHMAN GOBADI POSHU PALON  
KHAMAR**



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Dhunat Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



## Brief Bio of The Proposed Nobin Udyokta

|  |   |   |
|--|---|---|
| Name   | : | <b>MD ZIAUR RAHMAN</b>  |
| Age  | : | 06/02/1985 (32 Year)  |
| Education, till to date                          | : | Class 8   |
| Marital status                                   | : | Married   |
| Children   | : | 01 Daughter   |
| No. of siblings:                                 | : | 01 Brother and 01 sister  |
| Address  | : | Vill: Alangi , P.O: Alangi , P.S: Dhunat , 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                               | : | <b>MST MOINA KHATUN</b>   |
| (iii) Father's name                              | : | <b>LATE ISMAIL MONDOL</b>   |
| (iv) GB member's info                            | : | Branch:Alangi , Centre # 63 (Female),<br>Member ID:6134,Group No: 10<br>Member since: 10/04/2009 ( 08 Years)<br>First loan: BDT 5000 /- Existing Loan: BDT 20000 /-<br>Outstanding loan: BDT - 9440/- |
| Further Information:                             |   |   |
| (v) Who pays GB loan installment                 | : | Mother  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 12 years experience in running business.10 years in own business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | None   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01727-463934   |
| Family's Contact No.  | : | 01722-682785   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.                                 |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST MOINA KHATUN** joined Grameen Bank since 8 years ago. At first she took BDT 5000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>ZIAUR RAHMAN GOBADI POSHU PALON KHAMAR</b>   |
| Location  | : | Alangi , Dhunat, Bogra  |
| Total Investment in BDT                           | : | BDT 250000 /-   |
| Financing   | : | Self BDT 200000 /- (from existing business) 80 %<br>Required Investment BDT 50000 /- (as equity) 20 %   |
| Present salary/drawings from business (estimates) | : | BDT 4,000   |
| Proposed Salary                                   | : | BDT 4,000   |
| Size of shop                                      | : | 15 ft x 15 ft= 255 square ft  |
| Security of the shop                              | : |   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow .</li><li>▪Average 80 % gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪After getting equity fund 01labor will be appointed.</li><li>▪Agreed grace period is 3 months.</li></ul> |

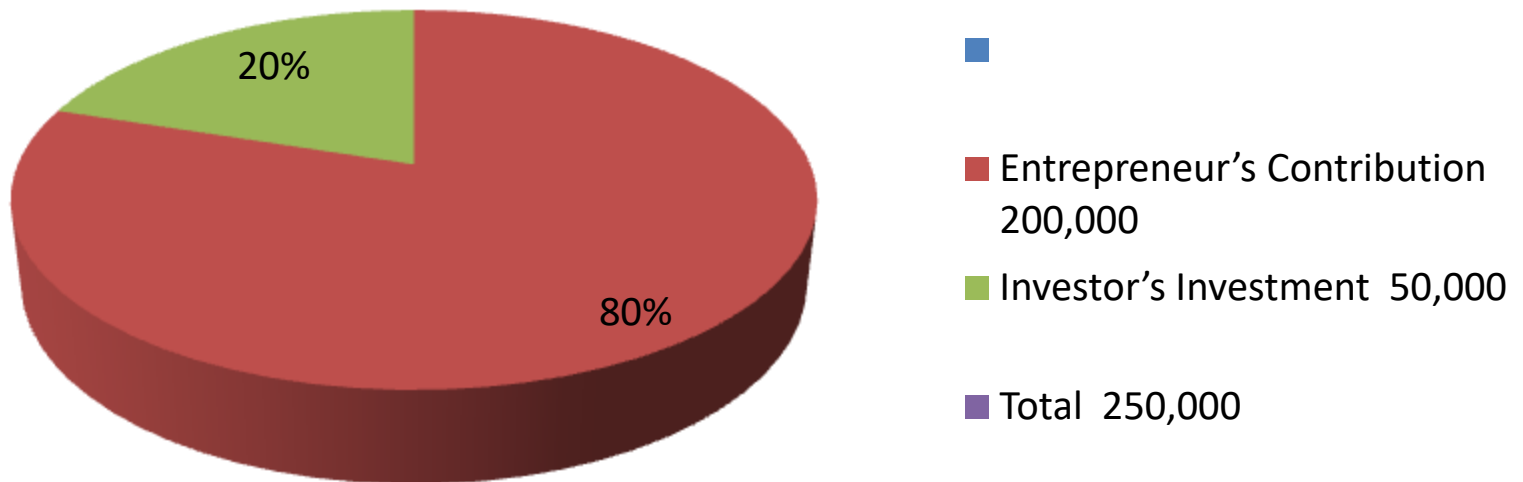
## Existing Business (BDT)

| Particular                                | Daily        | Monthly       | Yearly         |
|---|--------------|---------------|----------------|
| <b>Revenue (sales)</b>                    |              |               |                |
| Milk sales                                | 1,000        | 30,000        | 360,000        |
| <b>Total Sales (A)</b>                    | <b>1,000</b> | <b>30,000</b> | <b>360,000</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>800</b>   | <b>24,000</b> | <b>288,000</b> |
| <b>Less. Fixed Expense</b>                |              |               |                |
| House rant                                |              | -             | 0              |
| Electricity Bill                          |              | 200           | 2,400          |
| Transportation                            |              | 100           | 1,200          |
| 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>4,500</b>  | <b>54,000</b>  |
| <b>Net Profit (E) [C-D]</b>               |              | <b>19,500</b> | <b>234,000</b> |

# Investment Breakdown

| Existing    |      |            |         | Proposed |            |        |                |
|-------------|------|------------|---------|----------|------------|--------|----------------|
| Particulars | Qty. | Unit Price | Amount  | Qty      | Unit Price | Amount | Proposed Total |
|             |      |            | (BDT)   |          |            | (BDT)  |                |
| Cow         | 2    | 65000      | 130,000 | 1        | 50,000     | 50,000 | 180,000        |
| Calf        | 2    | 35000      | 70,000  |          |            |        | 70,000         |
| Total       | 0    |            | 200,000 | 0        |            | 50,000 | 250,000        |

## Source of Finance



## Financial Projection (BDT)

| Particular                                | Daily        | Monthly       | 1st Year       | 2nd Year       | 3rd Year       |
|---|--------------|---------------|----------------|----------------|----------------|
| <b>Revenue (sales)</b>                    |              |               |                |                |                |
| Milk Sale                                 | 1,500        | 45,000        | 540,000        | 567,000        | 595,350        |
| <b>Total Sales (A)</b>                    | <b>1,500</b> | <b>45,000</b> | <b>540,000</b> | <b>567,000</b> | <b>595,350</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>1,200</b> | <b>36,000</b> | <b>432,000</b> | <b>453,600</b> | <b>476,280</b> |
| <b>Less. Fixed Expense</b>                |              |               |                |                |                |
| House rant                                |              | -             | 0              | 0              | 0              |
| Electricity Bill                          |              | 200           | 2,400          | 2,400          | 2,400          |
| Transportation                            |              | 100           | 1,200          | 1,200          | 1,200          |
| 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>4,500</b>  | <b>54,000</b>  | <b>54,000</b>  | <b>54,000</b>  |
| <b>Net Profit (E) [C-D]</b>               |              | <b>31,500</b> | <b>378,000</b> | <b>399,600</b> | <b>422,280</b> |
| <b>Investment Payback</b>                 |              |               | <b>20,000</b>  | <b>20,000</b>  | <b>20,000</b>  |



## 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                   | 50,000         |                |                  |
| 1.2      | Net Profit  | 378,000        | 399,600        | 422,280          |
| 1.3      | Depreciation (Non cash item)                      | 0              | 0              | 0                |
| 1.4      | Opening Balance of Cash Surplus                   |                | 358,000        | 737,600          |
|          | <b>Total Cash Inflow</b>                          | <b>428,000</b> | <b>757,600</b> | <b>1,159,880</b> |
| <b>2</b> | <b>Cash Outflow</b>                               |                |                |                  |
| 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           |
|          | <b>Total Cash Outflow</b>                         | <b>70,000</b>  | <b>20,000</b>  | <b>20,000</b>    |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>358,000</b> | <b>737,600</b> | <b>1,139,880</b> |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family: 0 Others: 0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Alangi , Dhunat, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

