

Proposed NU Business Name: **GORU MOTATAZAKORON**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABU RAYHAN
Age	:	02-04-1988(29 Years)
Education, till to date	:	Class: M.A
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother
Address	:	Vill: Koshigari , P.O: AdomdighiThana: Dupchacia,Dist: 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	:	MST. ROHIMA
(iii) Father's name	:	MD. ABAD ALI
(iv) GB member's info	:	Branch: Adomdighi , Centre # 67(Female), Member ID: 6079/1, Group No: 02 Member since: 5-03-2000 (12Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 50,000, Outstanding loan: BDT:Nil
(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	:	07 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-620525
Mother's Contact No.	:	01783-868501
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROHIMA joined Grameen Bank since 17 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	GORU MOTATAZA KORON
Location	:	Koshigari, Adomdighi, Bogra
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

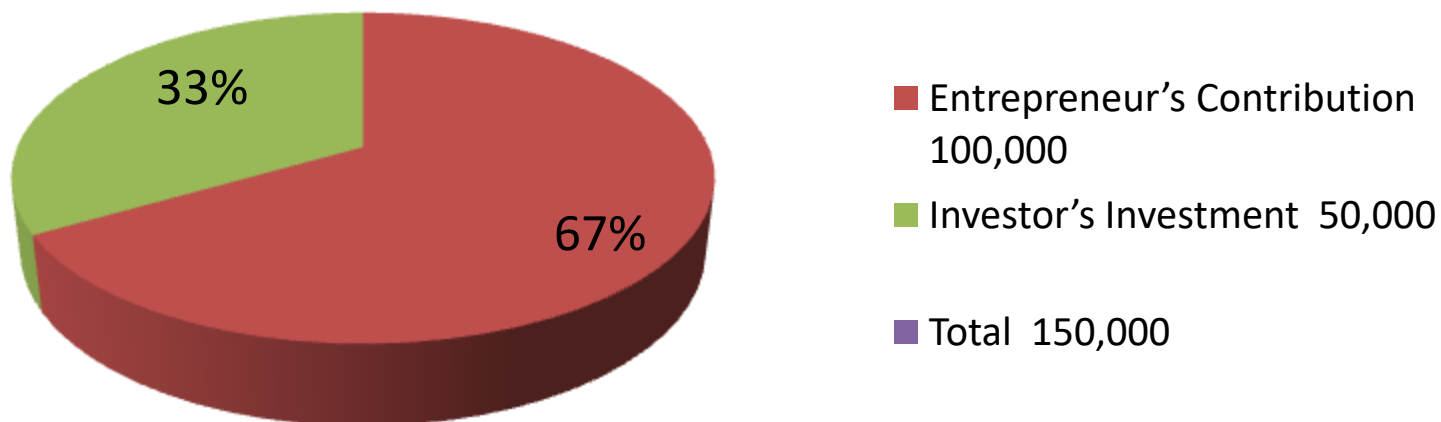
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Sale	20,000	240,000
Total Sales (A)	20,000	240,000
Less Variable Expense		0
Persage	10,000	120,000
Total variable Expense (B)	10,000	120,000
Contribution Margin (CM) [C=(A-B)]	10,000	120,000
Less Variable Expense		0
Electricity bill	200	2,400
Transportation	200	2,400
Salary (self)	5,000	60,000
Entertainment	100	1,200
Mobile bill	100	1,200
Total fixed cost (D)	5,600	67,200
Net Profit (E)= [C-D]	4,400	52,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ox	1	70,000	70,000	1	50,000	50,000	120,000
Calf	1	30,000	30,000	0	0	0	30,000
Total	3	0	100,000	1	0	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Sale	30,000	360,000	378,000	396,900
Total Sales (A)	30,000	360,000	378,000	396,900
Less. Variable Expense	0	0	0	0
Persage	15,000	180,000	189,000	198,450
Total variable Expense (B)	15,000	180,000	189,000	198,450
Contribution Margin (CM) [C=(A-B)]	15,000	180,000	189,000	198,450
Less. Fixed Expense		0	0	0
Transportation	200	2,400	2,520	2,646
Electricity bill	200	2,400	2,520	2,646
Salary (self)	5000	60,000	63,000	66,150
Entertainment	200	2,400	2,520	2,646
Mobile Bill	100	1,200	1,260	1,323
Total Fixed Cost	5700	68,400	71,820	75,411
Net Profit (E) [C-D]	9,300	111,600	117,180	123,039
Investment Payback		20,000	20,000	20,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	68,400	71,820	75,411
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		48,400	100,220
	Total Cash Inflow	118,400	120,220	175,631
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	48,400	100220	155631

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bamonigram,Adomdighi,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

