

**Proposed NU Business Name: SUMON GOBADI POSHU PALON KHAMAR**



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Dhunat Unit, Bogra

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## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SUMON</b>
Age	:	03/05/1999 (18 Year)
Education, till to date	:	Class 6
Marital status	:	Unmarried
Children	:	0
No. of siblings:	:	01 Brother
Address	:	Vill: Niktipokta , P.O: Kantanagor , 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. SHAFALI KHATUN</b>
(iii) Father's name	:	<b>MD. BADSHA MIA</b>
(iv) GB member's info	:	Branch:Nimgachi,Dhunat , Centre # 27 (Female), Member ID:9755/1,Group No: 12 Member since: 20/04/2005 ( 12 Years) First loan: BDT 10,000 /- Existing Loan: BDT 30000 /- Outstanding loan: 23400/-
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	:	07 years experience in running business.05 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-563831
Family's Contact No.	:	01749-089273
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHAFALI KHATUN** joined Grameen Bank since 07 years ago. At first she took BDT 10,000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SUMON GOBADI POSHU PALON KHAMAR</b>
Location	:	Vill: Niktipokta , P.O: Kantanagor , P.S: Dhunat , Dist: Bogra
Total Investment in BDT	:	BDT 180000 /-
Financing	:	Self BDT-130000 /- (from existing business) 72 % Required Investment BDT-50000 /- (as equity) 28 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	18 ft x 10 ft= 180 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; Milk Sale.</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>

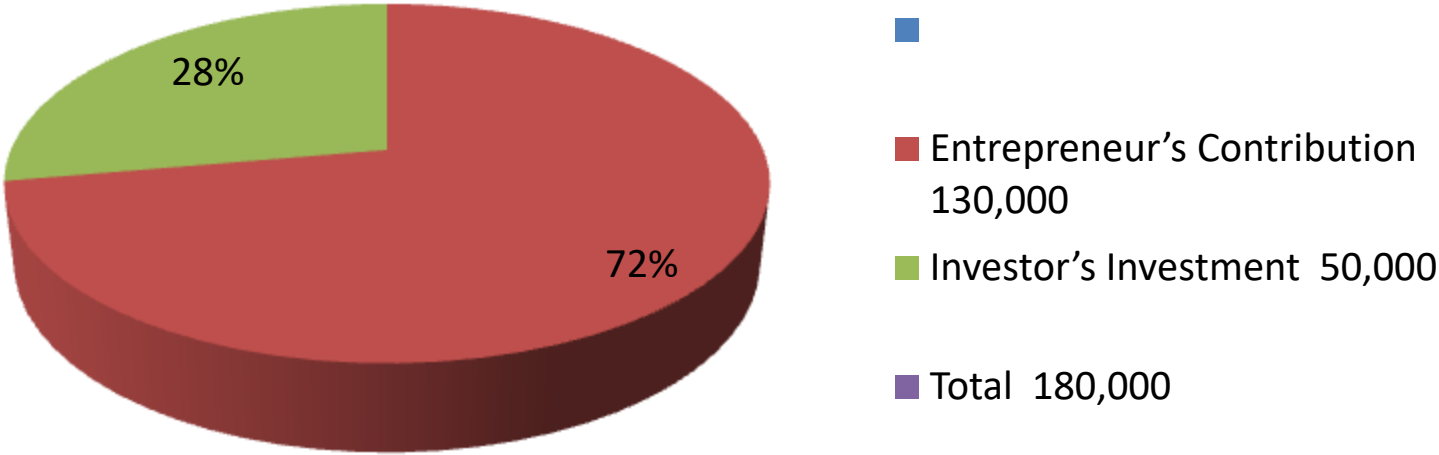
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sale	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
Production cost	60	1,800	21,600
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>
<b>Less. Fixed Expense</b>			
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,200</b>	<b>50,400</b>
<b>Net Profit (E) [C-D]</b>		<b>3,000</b>	<b>36,000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	60000	60,000	1	50,000	50,000	110,000
Bull	1	40000	40,000	0	50,000	0	40,000
Calf	1	30000	30,000	0	0	0	30,000
Total	<b>0</b>		<b>130,000</b>	<b>0</b>		<b>50,000</b>	<b>180,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk Sale	500	15,000	180,000	189,000	198,450
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Variable Expense</b>					
Purchase cost	100	3,000	36,000	37,800	39,690
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>	<b>37,800</b>	<b>39,690</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>		<b>4,200</b>	<b>50,400</b>	<b>50,400</b>	<b>50,400</b>
<b>Net Profit (E) [C-D]</b>		<b>7,800</b>	<b>93,600</b>	<b>100,800</b>	<b>108,360</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	93,600	100,800	108,360
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		73,600	154,400
	<b>Total Cash Inflow</b>	<b>143,600</b>	<b>174,400</b>	<b>262,760</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>73,600</b>	<b>154,400</b>	<b>242,760</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family: 0 Others: 0  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Vill: Vill: Niktipokta,P.O:  
Kantanagor,P.S: Dhunat,Dist: Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

