

Proposed NU Business Name: **GOBADI POSU PALON**



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

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. MINA BIBI
Age	:	01-01-1986(31 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	02 Brother & 01 Sister
Address	:	Vill: Sayol P.O: Sayol.Thana: Adomdighi,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. MOHIMA BEGUM
(iii) Husband's name	:	MD.ZAHURUL SARDAR
(iv) GB member's info	:	Branch: Adomdighi , Centre # 18 (Female), Member ID: 1343/2, Group No: 10 Member since: 20-10-2003(20Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: 17,360
(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	:	04 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.	:	01753-243251
Mother's Contact No.	:	01735-611618
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROHIMA BEGUM joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	GOBADI POSU PALON
Location	:	Sayol, Adomdighi, Bogra
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 60,000/- (from existing business) 60% Required Investment BDT 40,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft = 100 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.

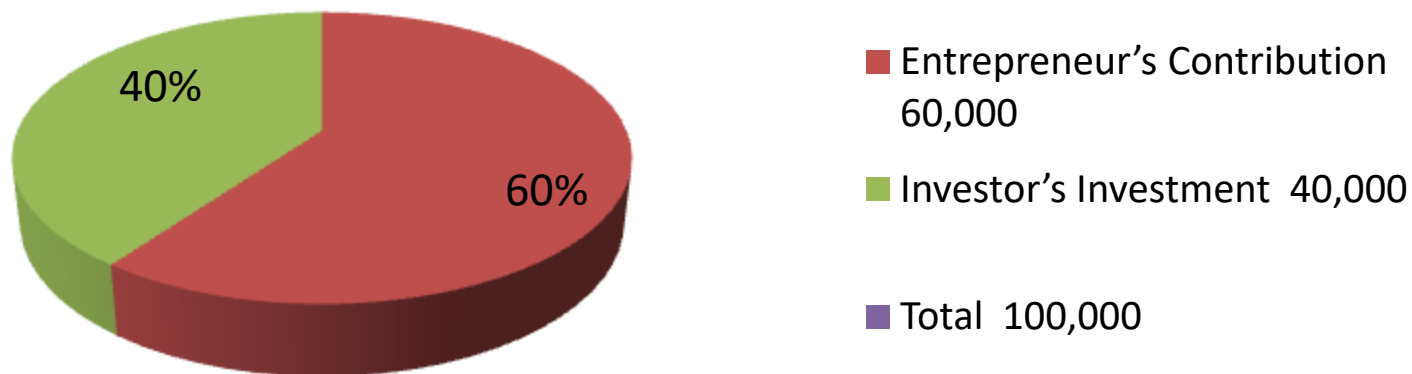
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
	15,000	180,000
Total Sales (A)	15,000	180,000
Less Variable Expense		0
	7,500	90,000
Total variable Expense (B)	7,500	90,000
Contribution Margin (CM) [C=(A-B)]	7,500	90,000
Less Variable Expense		0
Rent	0	0
Electricity bill	200	2,400
Transportation	100	1,200
Salary (self)	5,000	60,000
Salary (staf)		0
Entertainment	100	1,200
Guard		0
Genareter		0
Mobile bill	100	1,200
Total fixed cost (D)	5,500	66,000
Net Profit (E)= [C-D]	2,000	24,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Dashi)	2	30,000	60,000	1	40,000	40,000	100,000
Total	2		10,000	1	0	40,000	100,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
	2,000	24,000	25,200	26,460
Total Sales (A)	2,000	24,000	25,200	26,460
Less. Variable Expense	0	0	0	0
	10,000	120,000	126,000	132,300
Total variable Expense (B)	10,000	120,000	126,000	132,300
Contribution Margin (CM) [C=(A-B)]	10,000	120,000	126,000	132,300
Less. Fixed Expense		0	0	0
Rent	0	0	0	0
Transportation	200	2,400	2,520	2,646
Electricity bill	200	2,400	2,520	2,646
Guard	0	0	0	0
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	0	0	0	0
Genareter	0	0	0	0
Entertainment	200	2,400	2,520	2,646
Guard	0	0	0	0
Mobile Bill	100	1,200	1,260	1,323
Total Fixed Cost	5700	68,400	71,820	75,411
Net Profit (E) [C-D]	4,300	51,600	54,180	56,889
Investment Payback		16,000	16,000	16,000

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	40,000		
1.2	Net Profit	51,600	54,180	56,889
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		35,600	73,780
	Total Cash Inflow	91,600	89,780	130,669
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	35,600	73780	114669

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

