

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



Project identification and prepared by: Md. Majnu Hossen,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RIFT ALI
Age	:	15-07-1997(20 Years)
Education, till to date	:	Class-8
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Sisters 1 Bather
Address	:	Vill:Khamarkandi,P.O:Khamarkandi,P.S:Sherpur, 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	:	
(iii) Father's name	:	MST.CHAINA BEGUM
(iv) GB member's info	:	MD. ASRAF ALI Branch:Garidaha,Sherpur,Centre # 53 (Female), Member ID: 4018/1, Group No: 3 Member since:10/09/2000 (17 Years)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 20,000/- Existing Loan: BDT 30,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(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	:	He has 5 experience in running business. He has not training.
Other Own/Family Sources of Income	:	Workshop business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778-947212
Mother's Contact No.	:	01773-336329
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.CHAINA BEGUM joined Grameen Bank since 17 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RIFAT GOBADI POSU PALON
Location	:	Khamarkandi, Sherpur.
Total Investment in BDT	:	BDT 250,000 /-
Financing	:	Self BDT 200,000/- (from existing business) 80 % Required Investment BDT 50,000/- (as equity) 20 %
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 15 ft = 300 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like. Milk.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Sherpu, Bogra▪ Agreed grace period is 3 months.

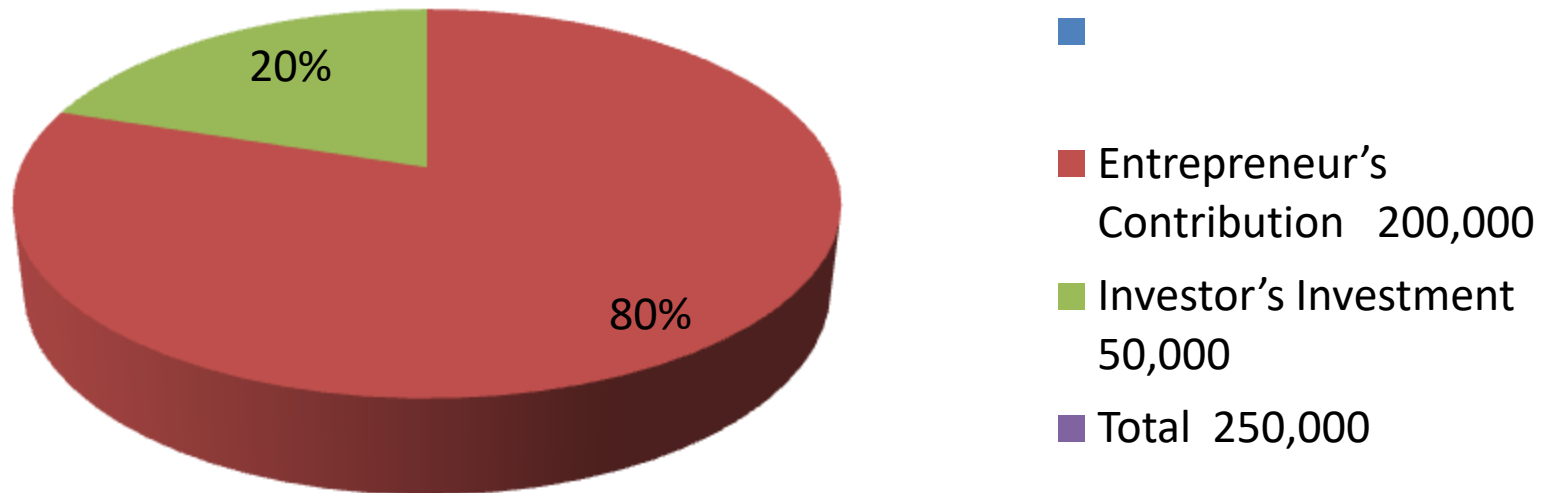
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Feed & Medicine	80	2,400	28,800
Total variable Expense (B)	80	2,400	28,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
Electricity Bill		100	1,200
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		5,000	60,000
Net Profit (E) [C-D]		4,600	55,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	70,000	140,000	1	50,000	50,000	190,000
Coros Cow	2	60,000	60,000				60,000
Total	4		200,000	1		50,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Feed & Medicine	120	3,600	43,200	45,360	47,628
Total variable Expense (B)	120	3,600	43,200	45,360	47,628
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800	181,440	190,512
Less. Fixed Expense					
Electricity Bill		100	1,200	1,200	1,200
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Depreciation		0	0	0	0
Total fixed Cost (D)		5,100	61,200	61,200	61,200
Net Profit (E) [C-D]		9,300	111,600	120,240	129,312
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<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	111,600	120,240	129,312
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	91,600	191,840
	Total Cash Inflow	161,600	211,840	321,152
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	20,000	20,000
3	Net Cash Surplus	91,600	191,840	301,152

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 Others:0
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

