

Proposed NU Business Name: SHOBUJ GOBADI POSHU KHAMAR



Project prepared by : Ishak Chambugong
Sonatala unit.Bogra

Project verified by: Md.mozaharul islam Sarker



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Shihab Uddin (Shobuj)
Age	:	20-07-1983(34 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Sisters
Address	:	Vill: Nizbolai P.O: Nizbolai P.S: Sariakandi 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	:	Most. Shahera Begum
(iii) Father's name	:	Md. Tojammel Haque
(iv) GB member's info	:	Branch: Pakulla, Sonatala, Centre # 35(Female), Member ID: 3194/1, Group No: 03 Member since: 05-03-2002(15 Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 42,300/-
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01730-170605
Mother's Contact No.	:	01726-674520
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Shahera Begum joined Grameen Bank since 15 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	:	MONDAL COMPUTER AND STUDIO
Location	:	Nizbolai, Sariakandi, Bogra.
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 200,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 20 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Bokna, etc.▪Average gain on 80% sale.▪The business is operating by entrepreneur. Existing one employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Local Market.▪Agreed grace period is 3 months.

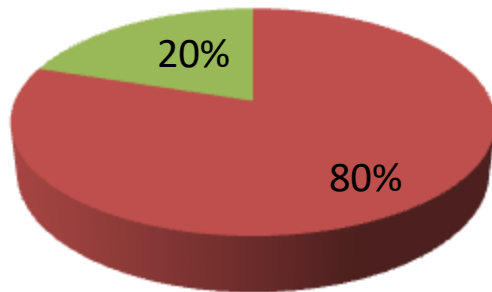
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	350	10,500	126,000
Total Sales (A)	350	10,500	126,000
Less. Variable Expense			
Milk production	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		100	1,200
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		2,900	34,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	100000	100,000	1	50,000	50,000	150,000
Bokna	2	40000	80,000	0	0	0	80,000
Calve	1	20000	20,000	0	0	0	20,000
Total	4	160000	200000	3	50000	50000	250000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- **Total 250,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	450	13,500	162,000	170,100	178,605
Total Sales (A)	450	13,500	162,000	170,100	178,605
Less. Variable Expense					
Milk production	90	2,700	32,400	34,020	35,721
Total variable Expense (B)	90	2,700	32,400	34,020	35,721
Contribution Margin (CM) [C=(A-B)	360	10,800	129,600	136,080	142,884
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		100	1,200	1,200	1,200
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,500	66,000	66,000	66,000
Net Profit (E) [C-D)		5,300	63,600	70,080	76,884
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	63,600	70,080	76,884
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		43,600	93,680
	Total Cash Inflow	113,600	113,680	170,564
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	43,600	93,680	150,564

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:01
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience; 10 Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











Family picture

