

Proposed NU Business Name: KARIM GOBADI POSHU PALON KHAMAR



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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Abdul Karim
Age	:	06-12-1991(26 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	01 Brother 3 Sisters
Address	:	Vill: Maddodigalkandi P.O: Veluerpara P.S: Sonatala 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. Noeri Begum
(iii) Father's name	:	Md. Shamsur Rahman
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 50(Female), Member ID: 6802, Group No: 02 Member since: 02-04-2004(13Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 30,000 , Outstanding loan: 24,720/-
(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	:	05 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.	:	01754-957037
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most.Noeri Begum joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home.

Proposed Nobin Udyokta Business Info

Business Name	:	KARIM GOBADI POSHU PALON KHAMAR
Location	:	Maddo digalkandi,Veluarpara,Sonatala Bogra.
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 15 ft= 180 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 no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Local Market.▪Agreed grace period is 3 months.

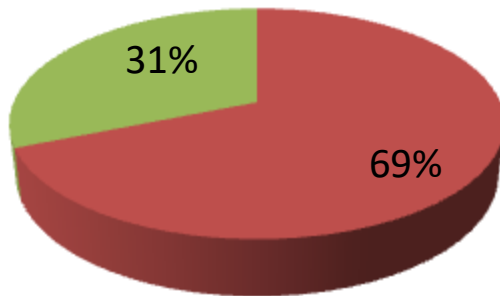
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Milk production	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
Transportation		200	2,400
Salary (self)		4,000	48,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		2,700	32,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	45000	45,000	1	50,000	50,000	95,000
Bull	1	35000	35,000	0	0	0	35,000
Bokna	1	30000	30,000	0	0	0	30,000
Total	3	110000	110000	3	50000	50000	160000

Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 50,000
- Total 160,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
Milk production	80	2,400	28,800	30,240	31,752
Total variable Expense (B)	80	2,400	28,800	30,240	31,752
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200	120,960	127,008
Less. Fixed Expense					
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,500	54,000	54,000	54,000
Net Profit (E) [C-D]		5,100	61,200	66,960	73,008
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	61,200	66,960	73,008
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		41,200	88,160
	Total Cash Inflow	111,200	108,160	161,168
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	41,200	88,160	141,168

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 1 Years
Quality goods & services;
Skill and experience; 1Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

