

Proposed NU Business Name: SOHANI GOBADI POSHU KHAMAR



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Sokhipur.

Project verified by: Md.Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	ROFIQUL ISLAM
Age	:	07-08-1989 (28Years)
Education, till to date	:	M.S.S
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Chotol bayed P.O: korotiya para P.S: Sokhipur Dist: Tangail
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROMESA AKTER
(iii) Father's name	:	ANOWAR HOSSAIN
(iv) GB member's info	:	Branch :korotiya para Centre 76 (Female), Member ID: 6654 , Group No: 02 Member since: 02-06-2000 (17 years) First loan: BDT 5000 Existing loan: BDT 40,000, Outstanding Loan: 26296
Further Information:	:	
(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.)	:	No
Business Experiences and Training Info	:	10 experience in running business. 10 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723332533
Family's Contact No.	:	01757639000
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROMESA AKTER joined Grameen Bank since 17 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

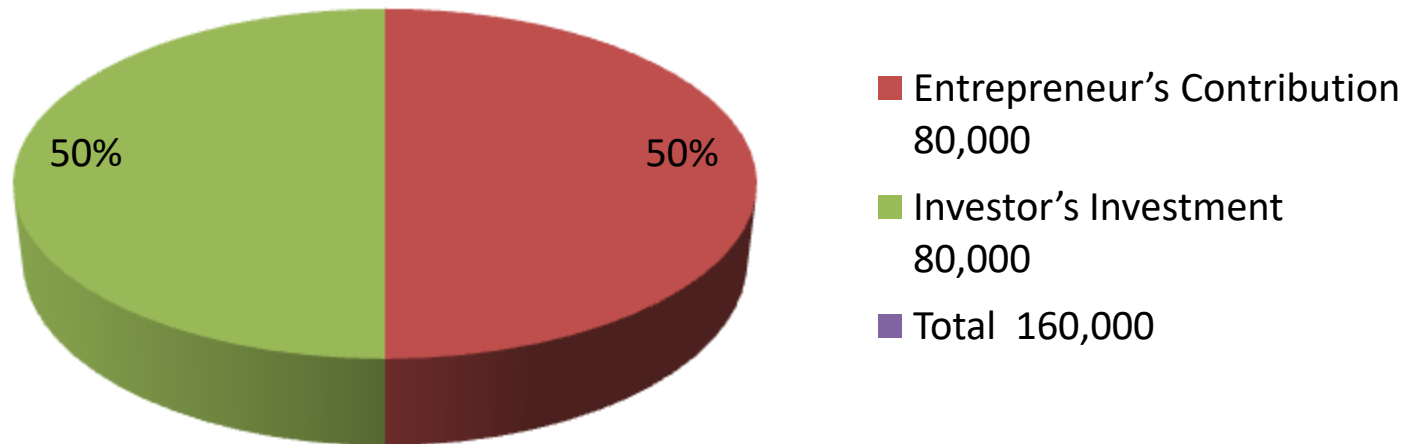
Business Name	:	SOHANI GOBADI POSHU KHAMAR
Location	:	Chotol bayed
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 80,000/- (from existing business) 50% Required Investment BDT 80,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 08 ft=192 square ft
Implementation	:	<ul style="list-style-type: none">▪. He has 1 cow and 1 ox in his farm.▪The business is operating by entrepreneur. Existing 0 employee.▪Collects goods from kaitola .▪The farm is rented.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
COW,OX	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
cow,ox	50	1512	18144
Total Variable Expense	50	1512	18144
Contribution Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		3088	37056

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	40000	40000	1	60000	60,000	100,000
ox	1	40000	40000			0	40,000
Food			0			20,000	20,000
	2		80,000	1		80,000	160,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
cow,calf,ox	860	25800	309600	325080	341334
Total Sales(A)	860	25800	309600	325080	341334
Less Variable Expense (B)					
cow,calf,ox	120	3612	43344	45511.2	47787
Total Variable Expense	120	3612	43344	45511.2	47787
Contributon Margin (CM) [C=(A-B)]	740	22188	266256	279568.8	293547
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	0	0
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		6200	74400	68700	69015
Net Profit (E)= [C-D]		15988	191856	201448.8	211521
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	191,856	201448.8	211521.24
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		159856	329304.8
	Total Cash Inflow	271,856	361,305	540,826
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	159,856	329,305	508,826

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 10 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

