

Proposed NU Business Name: **RUBEL GOBADI POSHU PALON**



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Sonatala unit.Bogra

Project verified by: Md.mozaharul islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta`

| | | |
|--|---|--|
| Name | : | Md. Rubel Mia |
| Age | : | 28-11-1998(18 Years) |
| Education, till to date | : | H.S.C |
| Marital status | : | Married |
| Children | : | None |
| No. of siblings: | : | 02Siater |
| Address | : | Vill: Lohagara 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. Mongela Begum |
| (iii) Father's name | : | Md. Tofazzal Hossain |
| (iv) GB member's info | : | Branch: Jhorgacha Bogra, Centre # 63(Female), Member ID: 6221, Group No: 04 Member since: 02-01-2009(10Years) First loan: BDT 5,000/- |
| Further Information: | | Existing Loan: BDT Nill, Outstanding loan: Nill |
| (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. | : | 01780-963573 |
| 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. Monjela Begum joined Grameen Bank since 08 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 | : | RUBEL GOBADI POSHU PALON |
| Location | : | Lohagora, Veluarpara, Sonatala Bogra. |
| Total Investment in BDT | : | BDT 155,000/- |
| Financing | : | Self BDT 125,000/-(from existing business) 64% Required Investment BDT 30,000/-(as equity) 36% |
| Present salary/drawings from business (estimates) | : | BDT 4,000/- |
| Proposed Salary | : | BDT 4,000/- |
| Size of shop | : | 10 ft x 8 ft= 80 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Bokna, Calve 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. |

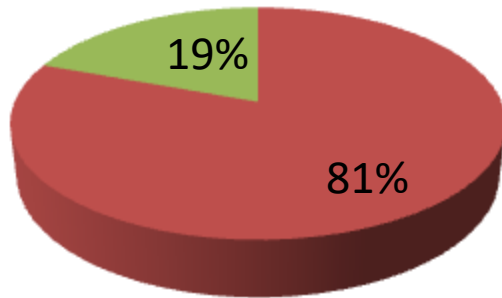
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|--------------|---------------|
| Revenue (sales) | | | |
| Milk production | 250 | 7,500 | 90,000 |
| Total Sales (A) | 250 | 7,500 | 90,000 |
| Less. Variable Expense | | | |
| Milk production | 50 | 1,500 | 18,000 |
| Total variable Expense (B) | 50 | 1,500 | 18,000 |
| Contribution Margin (CM) [C=(A-B)] | 200 | 6,000 | 72,000 |
| Less. Fixed Expense | | | |
| Transportation | | 300 | 3,600 |
| Salary (self) | | 4,000 | 48,000 |
| Mobile Bill | | 200 | 2,400 |
| Non cash item | | | |
| Depreciation | | 0 | 0 |
| Total fixed Cost (D) | | 4,500 | 54,000 |
| Net Profit (E) [C-D] | | 1,500 | 18,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-------------|------|------------|--------|----------|------------|--------|----------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Cow | 1 | 40000 | 40,000 | 1 | 30,000 | 30,000 | 70,000 |
| bokna | 2 | 30000 | 60,000 | 0 | 0 | 0 | 60,000 |
| Calve | 1 | 25000 | 25,000 | 0 | 0 | 0 | 25,000 |
| Total | 4 | 95000 | 125000 | 1 | 30000 | 30000 | 155000 |

Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 30,000
- Total 155,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|------------|--------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Milk production | 300 | 9,000 | 108,000 | 113,400 | 119,070 |
| Total Sales (A) | 300 | 9,000 | 108,000 | 113,400 | 119,070 |
| Less. Variable Expense | | | | | |
| Milk production | 60 | 1,800 | 21,600 | 22,680 | 23,814 |
| Total variable Expense (B) | 60 | 1,800 | 21,600 | 22,680 | 23,814 |
| Contribution Margin (CM) [C=(A-B)] | 240 | 7,200 | 86,400 | 90,720 | 95,256 |
| Less. Fixed Expense | | | | | |
| Transportation | | 300 | 3,600 | 3,600 | 3,600 |
| Salary (self) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Mobile Bill | | 200 | 2,400 | 2,400 | 2,400 |
| 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] | | 2,700 | 32,400 | 36,720 | 41,256 |
| Investment Payback | | | 12,000 | 12,000 | 12,000 |

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 | 30,000 | | |
| 1.2 | Net Profit | 32,400 | 36,720 | 41,256 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 20,400 | 45,120 |
| | Total Cash Inflow | 62,400 | 57,120 | 86,376 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 30,000 | 0 | 0 |
| 2.2 | Payment of GB Loan | 0 | 0 | 0 |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 12,000 | 12,000 | 12,000 |
| | Total Cash Outflow | 42,000 | 12,000 | 12,000 |
| 3 | Net Cash Surplus | 20,400 | 45,120 | 74,376 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











Family picture

