

**Proposed NU Business Name: SAGAR GOBADI KHAMAR**



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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	:	<b>Md. Tauhidul Islam</b>
Age	:	02-03-1999(18 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother
Address	:	Vill: Lohagora 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	:	<b>Most. Shirin Khatun</b>
(iii) Father's name	:	<b>Md. Bodauzaman</b>
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 17(Female), Member ID: 6683, Group No: 09 Member since: 01-05-2010(07Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 20,000 , Outstanding loan: 14,720
(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.	:	01722-698661
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. SHIRIN KHATUN** joined Grameen Bank since 07 years ago. At first she took 05,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAGOR GOBADI KHAMAR</b>
Location	:	Lohagora,Veluarpara,Sonatala Bogra.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 120,000/-(from existing business) 80% Required Investment BDT 30,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Cow, Bokna, etc.</li><li>▪Average gain on 80% sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is own.</li><li>▪Collects goods from Local Market.</li><li>▪Agreed grace period is 3 months.</li></ul>

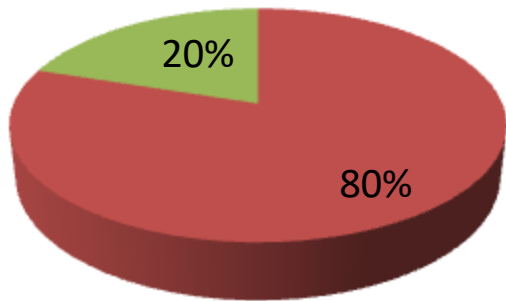
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk production	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
Milk production	60	1,800	21,600
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>
<b>Less. Fixed Expense</b>			
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>4,200</b>	<b>50,400</b>
<b>Net Profit (E) [C-D]</b>		<b>3,000</b>	<b>36,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	45000	90,000	1	30,000	30,000	120,000
Bokna	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>3</b>	<b>75000</b>	<b>120000</b>	<b>1</b>	<b>30000</b>	<b>30000</b>	<b>150000</b>

## Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 30,000
- Total 150,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	350	10,500	126,000	132,300	138,915
<b>Total Sales (A)</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>	<b>132,300</b>	<b>138,915</b>
<b>Less. Variable Expense</b>					
Milk production	70	2,100	25,200	26,460	27,783
<b>Total variable Expense (B)</b>	<b>70</b>	<b>2,100</b>	<b>25,200</b>	<b>26,460</b>	<b>27,783</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>280</b>	<b>8,400</b>	<b>100,800</b>	<b>105,840</b>	<b>111,132</b>
<b>Less. Fixed Expense</b>					
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>4,200</b>	<b>50,400</b>	<b>50,400</b>	<b>50,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,200</b>	<b>50,400</b>	<b>55,440</b>	<b>60,732</b>
<b>Investment Payback</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	50,400	55,440	60,732
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		38,400	81,840
	<b>Total Cash Inflow</b>	<b>80,400</b>	<b>93,840</b>	<b>142,572</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>38,400</b>	<b>81,840</b>	<b>130,572</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience; 4Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















# Family picture

