

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



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUL GOFUR
Age	:	25-03-1991 (26 Years)
Education, till to date	:	Dawra Hadish
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother , 01 Sisters
Address	:	Vill: Shaghatia P.O Naruamala P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MORSHADA BEGUM
(iii) Father's name	:	MD. ABDUL JALIL PRAMANIK
(iv) GB member's info	:	Branch: Rameshorpur ,Bogra, Centre # 17(Female), Member ID: 2391/1, Group No: 04
Further Information:		Member since: 25-01-1999 (18 Years)
(v) Who pays GB loan installment	:	First loan: BDT 2000 /-
(vi) Mobile lady	:	Outstanding loan: 14654/-
(vii) Grameen Education Loan	:	Father
(viii) Any other loan like GB, BRAC ASA etc..	:	No
	:	No
	:	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	:	15 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.	:	01723-744894
Father's Contact No.	:	01770-945910
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.MORSHADA BEGUM joined Grameen Bank since 18 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MORSHADA GOBADI POSHU PALON
Location	:	Shaghata,Naruamala,Gabtali,Bogra.
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 79% Required Investment BDT 40,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk sales.▪The business is operating by entrepreneur. Existing 02 employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

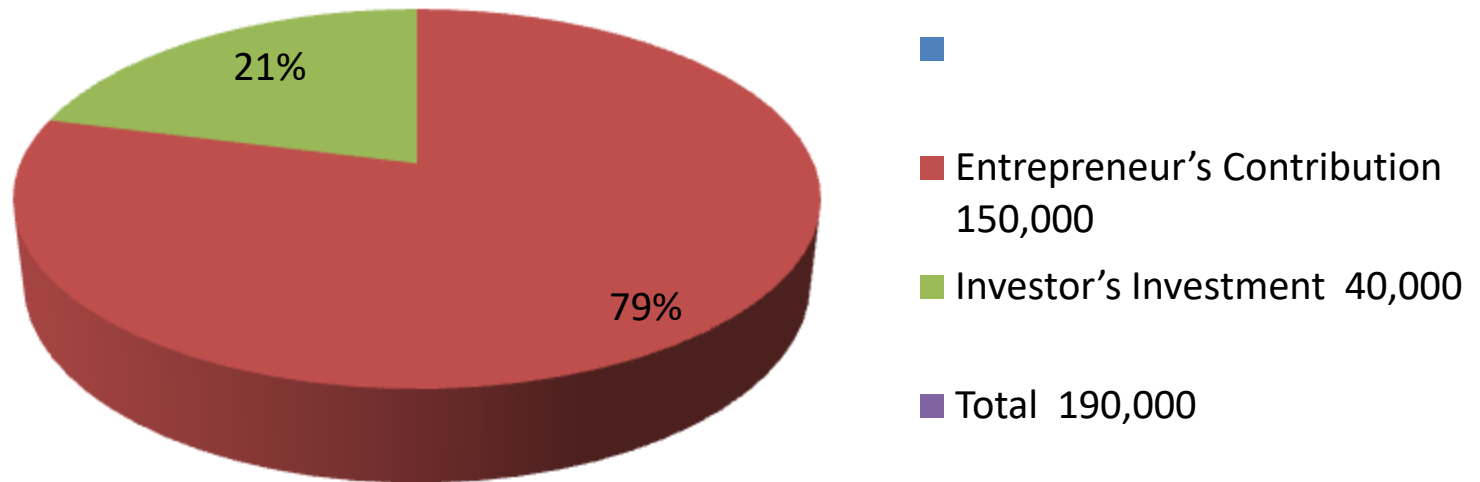
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mile Sale	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Product cost	160	4,800	57,600
Total variable Expense (B)	160	4,800	57,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		100	1,200
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
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	100000	100,000	1	40,000	40,000	140,000
Bull	1	50000	50,000	0	0	0	50,000
Total	0		150,000	0		40,000	190,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Purshase cost	240	7,200	86,400	90,720	95,256
Total variable Expense (B)	240	7,200	86,400	90,720	95,256
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600	136,080	142,884
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
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]		6,300	75,600	82,080	88,884
Investment Payback			16,000	16,000	16,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	75,600	82,080	88,884
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		59,600	125,680
	Total Cash Inflow	115,600	141,680	214,564
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	59,600	125,680	198,564

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 20 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Bahadurpur,Naruyamala,Gabtali,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

