

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



Project identification and prepared by: Md Mokter,  
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. RUBEL HOSSAIN</b>
Age	:	03-03-1985(32 Years)
Education, till to date	:	Class: HSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	01 Sister
Address	:	Vill: Gorgram, P.O: Adomdighi, Thana: Adomdighi, 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>MST. ANOWARA BEGUM</b>
(iii) Father's name	:	<b>MD. SABAR ALI</b>
(iv) GB member's info	:	Branch: Adomdighi , Centre # 26 (Female), Member ID: 4853, Group No: 07 Member since: 01-10-1995 (5Years) First loan: BDT 1,500
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT: 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	:	04 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-074308
Mother's Contact No.	:	01794-602337
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ANOWARA BEGUM** joined Grameen Bank since 20 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>GOBADI POSHU PALON</b>
Location	:	Gogram, Adomdighi, Bogra
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 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 like; Milk etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

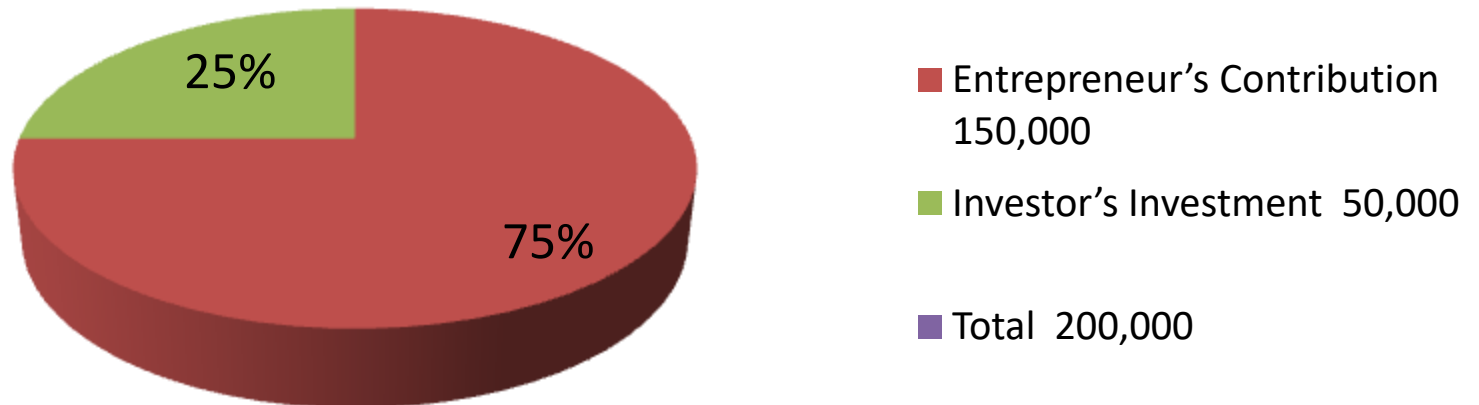
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
	300	9000	108000
<b>Total Sales (A)</b>	300	9000	108000
<b>Less Variable Expense</b>		0	0
	60	1800	21600
<b>Contribution Margin (CM) [C=(A-B)]</b>	240	7200	86400
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		200	2400
Transportation		100	1200
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Mobile bill		100	1200
		0	0
<b>Total fixed cost (D)</b>		5,500	66000
<b>Net Profit (E)= [C-D]</b>		1,700	20400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	75,000	150,000	1	50,000	50,000	200,000
Total	2	0	150,000	1		0,000	200,000

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
	500	15000	180000	189000	198450
<b>Total Sales (A)</b>	500	15000	180000	189000	198450
<b>Less Variable Expense</b>		0	0	0	0
	100	3000	36000	37800	39690
<b>Total variable Expense (B)</b>	100	3000	36000	37800	39690
<b>Contribution Margin (CM) [C=(A-B)</b>	400	12000	144000	151200	158760
<b>Less Variable Expense</b>			0	0	0
Rent		0	0	0	0
Electricity bill		200	2400	2520	2646
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Genator		0	0	0	0
Entertainment		100	1200	1260	1323
Mobile bill		200	2400	2520	2646
<b>Total fixed cost (D)</b>		5,700	68400	71820	75411
<b>Net Profit (E)= [C-D]</b>		6,300	75600	79380	83349
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<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	50,000		
1.2	Net Profit	68400	71820	75411
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		48,400	100,220
	<b>Total Cash Inflow</b>	<b>118,400</b>	<b>120,220</b>	<b>175,631</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
3	<b>Net Cash Surplus</b>	<b>48,400</b>	<b>100220</b>	<b>155631</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; , Adomdighi, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







Calendar with text in Hindi, including the word "मेरठ" (Meerut) and a grid of dates.

TGS

लच्छा शेमाई

Lachcha Shemai

लच्छा शेमाई

लच्छा शेमाई

Lachcha Shemai

09630 000 000



Baba  
MOSU  
ISO 9001:2008

# FAMILY PICTURE

