

**Proposed NU Business Name: MA GOBADI POSHU KHAMAR**



Project identification and prepared by: Mst.Mahfuja Khatun  
Sokhipur.

Project verified by: Md. Shamsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>SONIL SARKAR</b>
Age	:	10-10-1987 (30Years)
Education, till to date	:	S.S,C
Marital status	:	Married
Children	:	None
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Chotolbaid 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	:	<b>DHAKESSORI</b> <input type="checkbox"/>
(iii) Father's name	:	<b>NORENDRO CHANDRA SHARKAR</b>
(iv) GB member's info	:	Branch :Korotiya para,Centre 45(Female), Member ID: 1217, Group No: 04 Member since: 18-05-1998-2004(06 years) First loan: BDT 3,000 Existing loan: BDT 10,000, Outstanding Loan: No
Further Information:	:	
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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 years experience in running business. 10 years Experience own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731979428
Family's Contact No.	:	01737209879
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**DHAKESSORI** joined Grameen Bank since 06 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

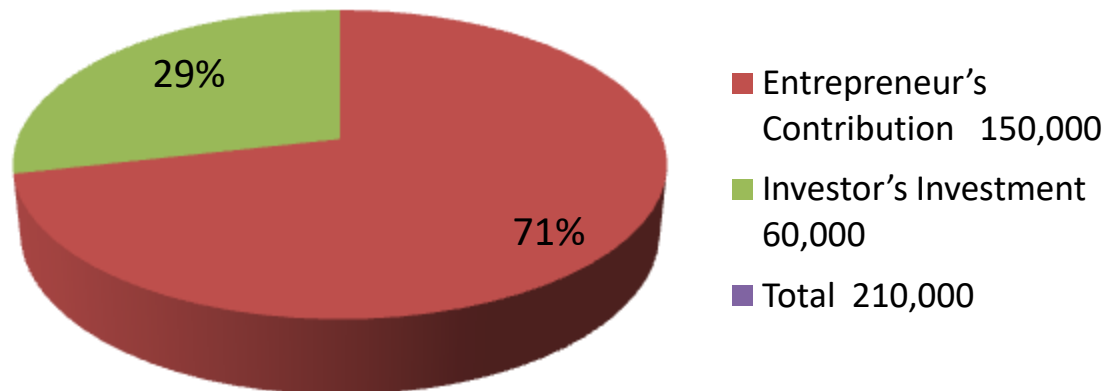
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA GOBADI POSHU KHAMAR</b>
Location	:	chotolbaid
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 150,000/- (from existing business) 71% Required Investment BDT 60,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	21 ft x10 ft=210square ft
Implementation	:	<ul style="list-style-type: none"><li>▪. He has one cow and one calf in his farm.</li><li>▪Average daily milk production is 11 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from kaitola.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Milk	360	10800	129600
		0	0
Total Sales(A)	360	10800	129600
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	50	1512	18144
Total Variable Expense	50	1512	18144
Contributon Margin (CM) [C=(A-B)]	310	9288	111456
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		1,000	12000
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)		6700	80400
Net Profit (E)= [C-D]		2588	31056

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cow	1	60000	60000	1	60000	60,000	120,000
ox	1	50000	50000			0	50,000
calf	1	40000	40000				40,000
	3	150000	150,000	1	60000	60,000	210000

### Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Milk	1120	33600	403200	423360	444528
<b>Total Sales(A)</b>	<b>1120</b>	<b>33600</b>	<b>403200</b>	<b>423360</b>	<b>444528</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	157	4704	56448	59270.4	62234
<b>Total Variable Expense</b>	<b>157</b>	<b>4704</b>	<b>56448</b>	<b>59270.4</b>	<b>62234</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>963</b>	<b>28896</b>	<b>346752</b>	<b>364089.6</b>	<b>382294</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		0	0	0	0
Transportaion		1,000	12000	12600	13230
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
<b>Total Fixed Cost (D)</b>		<b>6700</b>	<b>80400</b>	<b>75000</b>	<b>75630</b>
<b>Net Profit (E)= [C-D]</b>		<b>22196</b>	<b>266352</b>	<b>279669.6</b>	<b>293653</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	266,352	279669.6	293653.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		242352	498021.6
	<b>Total Cash Inflow</b>	<b>326,352</b>	<b>522,022</b>	<b>791,675</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>242,352</b>	<b>498,022</b>	<b>767,675</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 10  
Quality goods & services;  
Skill and experience;

## **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

