

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



Project identification and prepared by: Md.Sozad Ali.

Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nabin Udyokta

Name	:	MST. ZARINA
Age	:	10-04-1987(30 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Chotol Baid ;P.O : Korotiyapara P.S: Shakhipur, 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	:	MST.SAHERA
(iii) Husband's name	:	MD.AJOM
(iv) GB member's info	:	Branch: Kaliya ghonar chor , Centre # 08 (Female), Member ID: 1894, Group No: 02 Member since: 02-05-1998(11 Years) First loan: BDT 5,000/- Existing loan: BDT 12,000/- Outstanding loan: BDT
Further Information:		
(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 & Skill	:	10 years of business experience.
Own Business and Training Info	:	10 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.	:	01796-332717
Mother's Contact No.	:	01716-112229
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAHERA joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

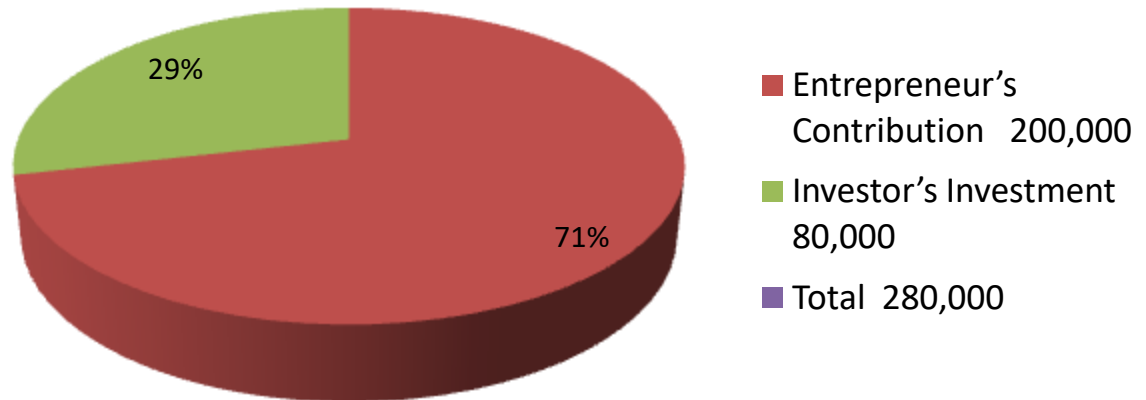
Business Name	:	SADIYA GOBADI POSHU KHAMAR
Location	:	Vill: Chotol Baid ;P.O : Korotiyapara P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,80,000
Financing	:	Self BDT 2,00,000 (from existing business) 71% Required Investment BDT 80,000(as equity) 29%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪Milk,.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The shop is own.▪Collects goods from Caitola, Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Milk	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		100	1,200
Gird		0	0
Generator		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		6,300	75,600
Net Profit (E) [C-D]		11,700	140,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	2	50000	100000	Cow	1	80000	80,000	180,000
Ox	2	40000	80000		0	0	0	80,000
Bokna	1	20000	20000		0	0	0	20,000
Total			200000			80000	80,000	280,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	1120	33600	403200	423360	444528
Total Sales(A)	1120	33600	403200	423360	444528
Less Variable Expense (B)					
Straw,brain,rice	157	4704	56448	59270.4	62234
Total Variable Expense	157	4704	56448	59270.4	62234
Contributon Margin (CM) [C=(A-B)]	963	28896	346752	364089.6	382294
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	28800	345600
Transportaion		500	6000	6300	6615
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		6300	75600	96300	413415
Net Profit (E)= [C-D]		22596	271152	284709.6	298945
Investment Pay Back			32,000	32,000	32,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	271,152	284709.6	298945.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		239152	491861.6
	Total Cash Inflow	351,152	523,862	790,807
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	239,152	491,862	758,807

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

৫০০০০

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: সাদিয়া সসাদি সিক্তায়াস

ইউনিটের নাম: সাদিয়া

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ০৫-০৩-২০১৮

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: সাদিয়া সসাদি

বয়স: ৩০ বছর

জন্ম তারিখ: ২০-০৪-২০১৭

জাতীয় পরিচয়পত্র নম্বর: ৯৩২৮৫৫৪৮৯৫৭৮৫

শিক্ষাগত যোগ্যতা: কম শ্রেণী

ববাহিক অবস্থা: বৈবাহিক

ছলে-মেয়ের সংখ্যা: ২ মেয়ে

গাই/বোনের সংখ্যা: ২ গাই ২ বোন

র্তমান ঠিকানা: গ্রাম: চন্দ্রনগর পো: কলকাতা থানা: কলকাতা জেলা: কলকাতা

স্থায়ী ঠিকানা: গ্রাম: দ পো: দ থানা: দ জেলা: দ

উদ্যোক্তার মোবাইল নং- ০১৭৭৬-৩৩২৮১৮

বাবা/মা মোবাইল নং-

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা।

বাবা/মা: প্রাক্তন/রানিং সদস্য।

পায়ের নাম: সাদিয়া সসাদি



