

## Proposed NU Business Name: **BHAI BON POSU KHAMAR**



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

Project verified by: MD. Mozahar Islam



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

Name	:	<b>MD.SHABUJ ALI PROMANIK</b>
Age	:	25-12-1987(30 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	02 Sister
Address	:	Vill: Pusinga P.O: Nosratpur,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. BANUARA BIBI</b>
(iii) Father's name	:	<b>MD.KHORSED ALI</b>
(iv) GB member's info	:	Branch: Adomdighi , Centre # 24 (Female), Member ID: 2488, Group No: 03 Member since: 01-01-2008(09Years) First loan: BDT 7,000
Further Information:		Existing Loan: BDT15,000/- , Outstanding loan: BDT: 8,070/-
(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	:	03 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.	:	01749-963158
Mother's Contact No.	:	01787-843234
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. BANUARA BIBI** joined Grameen Bank since 09 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	: <b>BHAI BON POSU KHAMAR</b>
Location	:	Pusings, Nosrat pur. Adomdighi, Bogra
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 56% Required Investment BDT 50,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x8ft=80 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 ,Cow sales 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>

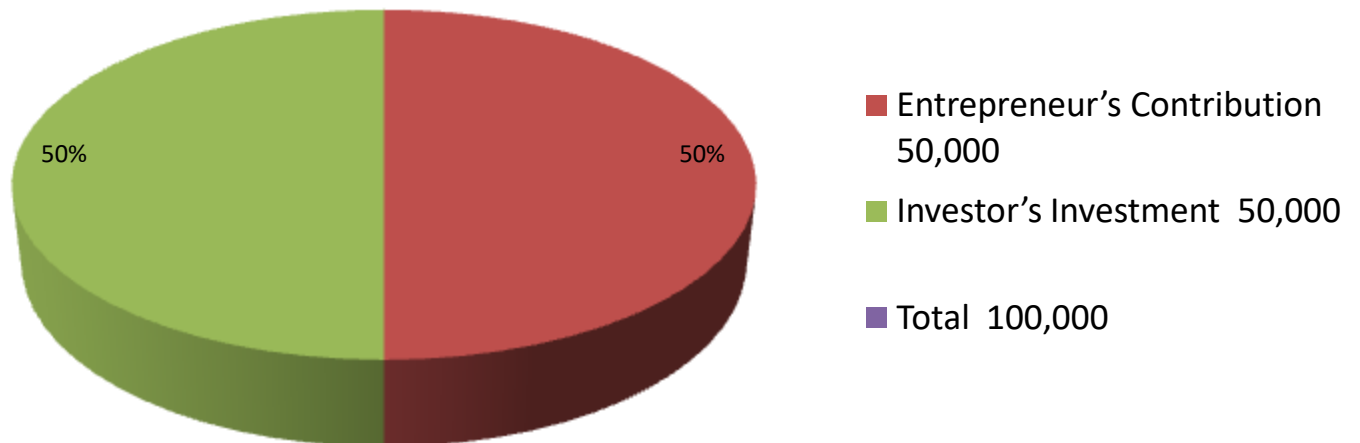
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue(Sales)</b>		
Ox	20,000	240,000
<b>Total Sales (A)</b>	20,000	240,000
<b>Less Variable Expense</b>		0
Ox	12,000	144,000
<b>Total variable Expense (B)</b>	12,000	144,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	8,000	96,000
<b>Less Variable Expense</b>		0
Rent	0	0
Electricity bill	200	2,400
Transportation	100	1,200
Salary (self)	5,000	60,000
Salary (staf)	0	0
Entertainment	100	1,200
Guard	0	0
Genareter	0	0
Mobile bill	100	1,200
<b>Total fixed cost (D)</b>	5,500	66,000
<b>Net Profit (E)= [C-D]</b>	2,500	30,000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow( Dashi)	1	50,000	50,000	1	50,000	50,000	100,000
Total	1	0	50,000	1	0	50,000	100,000

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
	25,000	300,000	315,000	330,750
<b>Total Sales (A)</b>	<b>25,000</b>	300,000	315,000	330,750
<b>Less. Variable Expense</b>	0	0	0	0
	15,000	180,000	189,000	198,450
<b>Total variable Expense (B)</b>	<b>15,000</b>	180,000	189,000	198,450
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>10,000</b>	120,000	126,000	132,300
<b>Less. Fixed Expense</b>		0	0	0
Rent	0	0	0	0
Transportation	100	1,200	1,260	1,323
Electricity bill	200	2,400	2,520	2,646
Guard	0	0	0	0
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	0	0	0	0
Genareter	0	0	0	0
Entertainment	200	2,400	2,520	2,646
Guard	0	0	0	0
Mobile Bill	200	2,400	2,520	2,646
<b>Total Fixed Cost</b>	<b>5700</b>	68,400	71,820	75,411
<b>Net Profit (E) [C-D]</b>	<b>4,300</b>	51,600	54,180	56,889
<b>Investment Payback</b>		<b>16,000</b>	<b>16,000</b>	<b>16,000</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	40,000		
1.2	Net Profit	51,600	54,180	56,889
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		35,600	73,780
	<b>Total Cash Inflow</b>	91,600	89,780	130,669
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	56,000	16000	16,000
<b>3</b>	<b>Net Cash Surplus</b>	35,600	73780	114669

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

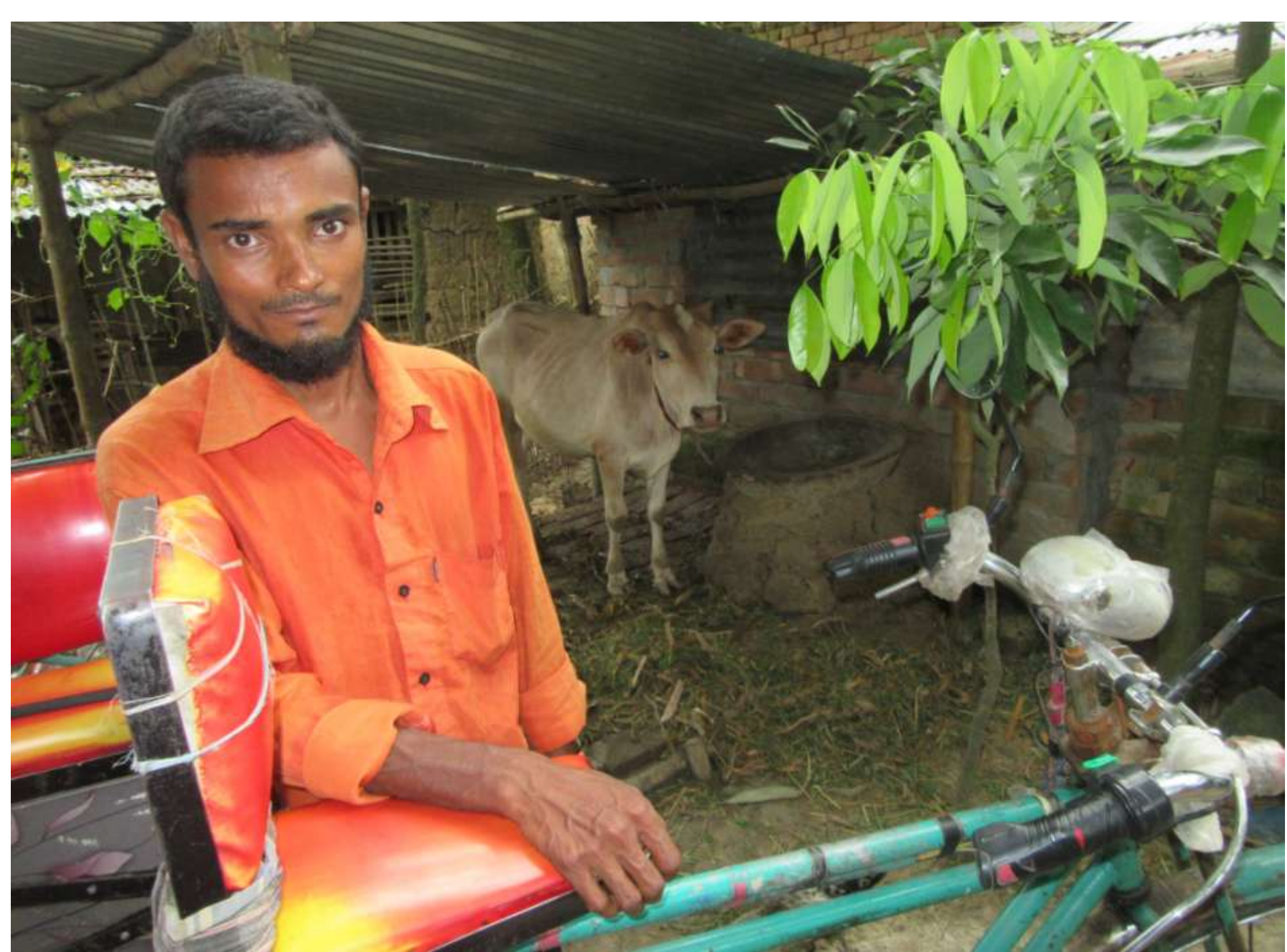
Theft  
Fire  
Political unrest













# FAMILY PICTURE

