

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



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

| | | |
|------------------------------------------------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name | : | MD MESU SHEK |
| Age | : | 10-05-1994 (23 Years) |
| Education, till to date | : | Class-8 |
| Marital status | : | Unmarried |
| Children | : | Nil |
| No. of siblings: | : | 01 Brother and 2 sisters |
| Address | : | Vill: Kursha uttar para P.O Jhorgasa P.S: Bogra shadar, 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 MORZINA BEGUM |
| (iii) Father's name | : | MD. MONJU SHEIKH |
| (iv) GB member's info | : | Branch:Shakharia Bogra, Centre # 18(Female), Member ID: 1432, Group No: 02 Member since: 05-10-2003 (10 Years) First loan: BDT 3,000 /- Existing loan : BDT 20000/- Outstanding loan: Nil |
| 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 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. | : | 01742-165175 |
| Father's Contact No. | : | 01872-339758 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MORZINA BEGUM joined Grameen Bank since 10 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 | : | MISHU GOBADI POSHU PALON |
| Location | : | Vill: Kursha uttar para P.O Jhorgasa P.S:Bogra shadar,Dist: Bogra |
| Total Investment in BDT | : | BDT 1,60,000/- |
| Financing | : | Self BDT 1,00,000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 38% |
| Present salary/drawings from business (estimates) | : | BDT 4,000 |
| Proposed Salary | : | BDT 4,000 |
| Size of shop | : | 10 ft x 08 ft= 80 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 01 employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months. |

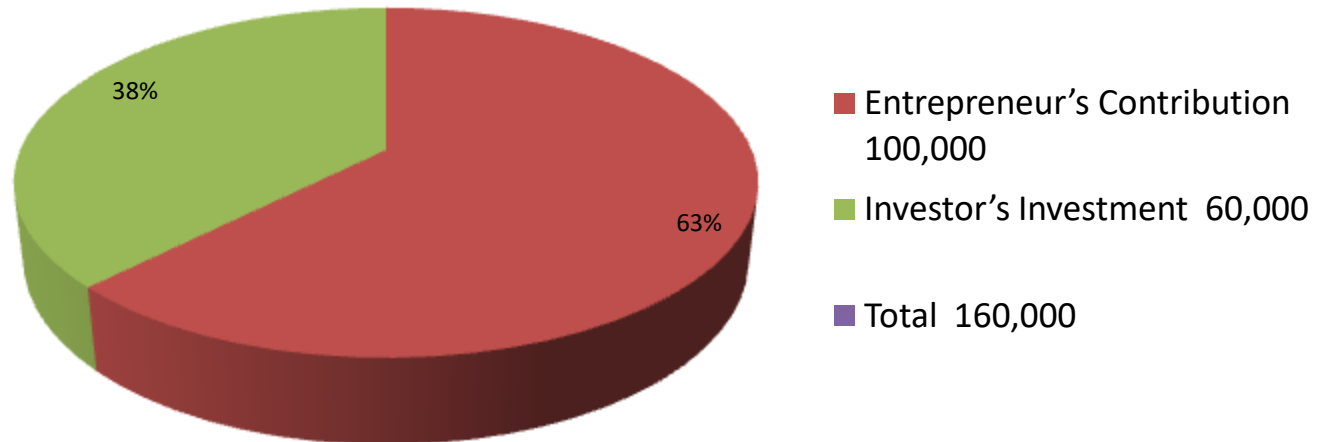
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|-------------------------------------------|------------|---------------|----------------|
| Revenue (sales) | | | |
| Milk sale | 400 | 12,000 | 144,000 |
| Total Sales (A) | 400 | 12,000 | 144,000 |
| Less. Variable Expense | | | |
| Production cost | 200 | 6,000 | 72,000 |
| Total variable Expense (B) | 200 | 6,000 | 72,000 |
| Contribution Margin (CM) [C=(A-B)] | 200 | 6,000 | 72,000 |
| Less. Fixed Expense | | | |
| House rant | | - | 0 |
| Electricity Bill | | 100 | 1,200 |
| Transportation | | - | 0 |
| 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) | | 4,300 | 51,600 |
| Net Profit (E) [C-D] | | 1,700 | 20,400 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|--------------|----------|------------|----------------|----------|------------|---------------|----------------|
| | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Cow | 1 | 80000 | 80,000 | 1 | 50,000 | 50,000 | 130,000 |
| Calf | 1 | 20000 | 20,000 | 1 | 10,000 | 10000 | 30,000 |
| Total | 0 | | 100,000 | 0 | | 60,000 | 160,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|-------------------------------------------|------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Milk 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 | | | | | |
| Purchase cost | 300 | 9,000 | 108,000 | 113,400 | 119,070 |
| Total variable Expense (B) | 300 | 9,000 | 108,000 | 113,400 | 119,070 |
| Contribution Margin (CM) [C=(A-B)] | 300 | 9,000 | 108,000 | 113,400 | 119,070 |
| Less. Fixed Expense | | | | | |
| House rant | | - | 0 | 0 | 0 |
| Electricity Bill | | 100 | 1,200 | 1,200 | 1,200 |
| Transportation | | - | 0 | 0 | - |
| 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) | | 4,300 | 51,600 | 51,600 | 51,600 |
| Net Profit (E) [C-D] | | 4,700 | 56,400 | 61,800 | 67,470 |
| Investment Payback | | | 24,000 | 24,000 | 24,000 |

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 | 60,000 | | |
| 1.2 | Net Profit | 56,400 | 61,800 | 67,470 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 32,400 | 70,200 |
| | Total Cash Inflow | 116,400 | 94,200 | 137,670 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | 0 | 0 |
| 2.2 | Payment of GB Loan | 0 | 0 | 0 |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 24,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 84,000 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 32,400 | 70,200 | 113,670 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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: Vill: Kursha uttar para P.O Jhorgasa
P.S: Bogra shadar, Dist: Bogra .
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

