

Proposed NU Business Name: SOHAG GOBADI POSHU PALON



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Project verified by: Md. Mozaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. SOHAG MIA |
| Age | : | 10/04/1998 (19 Year) |
| Education, till to date | : | Class 3 |
| Marital status | : | Unmarried |
| Children | : | 0 |
| No. of siblings: | : | 03 Brothers |
| Address | : | Vill: Niktipokta , P.O: Kantanagor , P.S: Dhunat , 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. RUPIA KHATUN |
| (iii) Father's name | : | MD ABUL HOSSEN |
| (iv) GB member's info | : | Branch:Nimgachi,Dhunat , Centre # 27 (Female), Member ID:2185,Group No: 02 Member since: 21/01/2007 (10 Years) First loan: BDT 3,000 /- Existing Loan: BDT 25000 /- Outstanding loan: Nill |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Mother |
| (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 | : | 06 years experience in running business.08 years in own business. He has no training. |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01764-553972 |
| Family's Contact No. | : | 01773-545314 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RUPIA KHATUN 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 home development.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | SOHAG GOBADI POSHU PALON KHAMAR |
| Location | : | Vill: Niktipokta , P.O: Kantanagor , P.S: Dhunat , Dist: Bogra |
| Total Investment in BDT | : | BDT 170,000 /- |
| Financing | : | Self BDT-120,000 /- (from existing business) 71 % Required Investment BDT-50,000 /- (as equity) 29 % |
| Present salary/drawings from business (estimates) | : | BDT 4,000 |
| Proposed Salary | : | BDT 4,000 |
| Size of shop | : | 15 ft x 10 ft= 150 square ft |
| Security of the shop | : | |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk Sale.▪Average 80 % gain on sales.▪The business is operating by entrepreneur.▪After getting equity fund 01labor will be appointed.▪Agreed grace period is 3 months. |

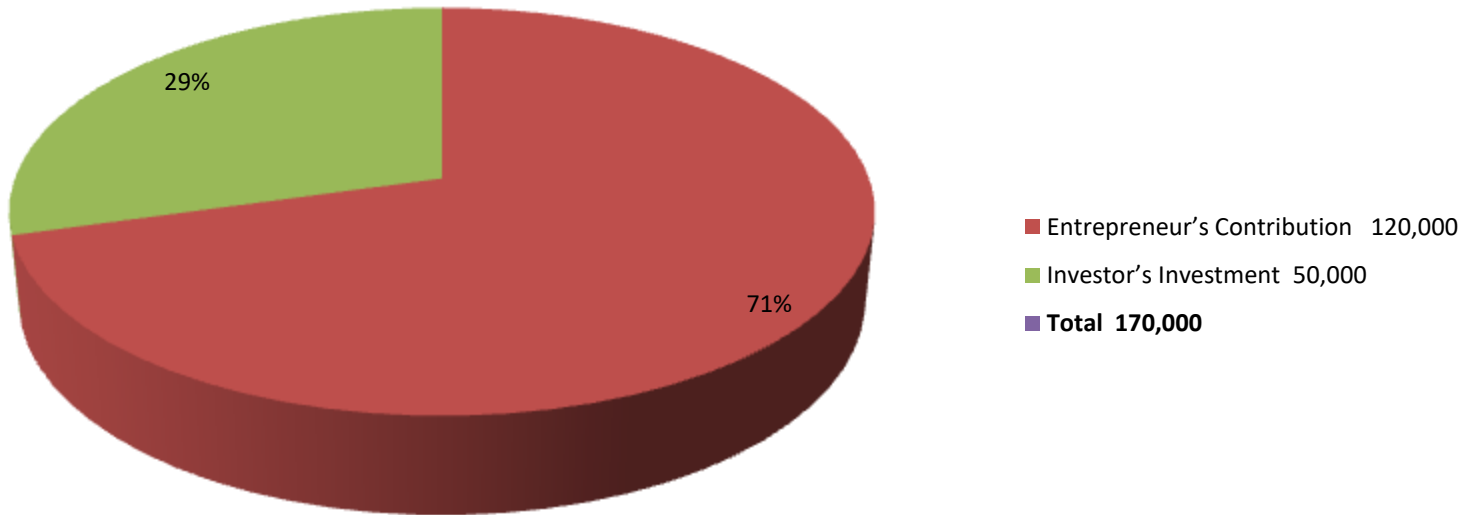
Existing Business (BDT)

| 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 | 80 | 2,400 | 28,800 |
| Total variable Expense (B) | 80 | 2,400 | 28,800 |
| Contribution Margin (CM) [C=(A-B)] | 320 | 9,600 | 115,200 |
| Less. Fixed Expense | | | |
| Salary (self) | | 4,000 | 48,000 |
| Mobile Bill | | 200 | 2,400 |
| Total fixed Cost (D) | | 4,200 | 50,400 |
| Net Profit (E) [C-D] | | 5,400 | 64,800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-------------|------|------------|---------|----------|------------|--------|----------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Cow | 2 | 60000 | 120,000 | 1 | 50,000 | 50,000 | 170,000 |
| Total | 0 | | 120,000 | 0 | | 50,000 | 170,000 |

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 | 120 | 3,600 | 43,200 | 45,360 | 47,628 |
| Total variable Expense (B) | 120 | 3,600 | 43,200 | 45,360 | 47,628 |
| Contribution Margin (CM) [C=(A-B)] | 480 | 14,400 | 172,800 | 181,440 | 190,512 |
| Less. Fixed Expense | | | | | |
| Salary (self) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Mobile Bill | | 200 | 2,400 | 2,400 | 2,400 |
| Total fixed Cost (D) | | 4,200 | 50,400 | 50,400 | 50,400 |
| Net Profit (E) [C-D] | | 10,200 | 122,400 | 131,040 | 140,112 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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 | 50,000 | | |
| 1.2 | Net Profit | 122,400 | 131,040 | 140,112 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 102,400 | 213,440 |
| | Total Cash Inflow | 172,400 | 233,440 | 353,552 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | 0 | 0 |
| 2.2 | Payment of GB Loan | 0 | 0 | 0 |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 102,400 | 213,440 | 333,552 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Vill: Vill: Niktipokta,P.O:
Kantanagor,P.S: Dhunat,Dist: Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

