

Proposed NU Business Name: **GORU MOTATAZA KORON**



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>MST. ALPONA KHATUN</b>
Age	:	01-01-1998(18 Years)
Education, till to date	:	Class: SSC
Marital status	:	Married
Children	:	—
No. of siblings:	:	—
Address	:	Vill.Morgram, P.O: Gobindopur,Thana: Dupchaciya , 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. MHAFUZA BEGUM</b>
(iii) Father's name	:	<b>MD. ALAUDDIN, Husband's Name: Md, Mithu</b>
(iv) GB member's info	:	Branch:Nusratpur, Centre # 47(Female), Member ID:5536, Group No: 10 Member since: 01-01-2005 (12Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT: 20,000/-, Outstanding loan: BDT: 13,235/-
(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	:	02 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.	:	01723-715108
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.MHAFUZA BEGOM** joined Grameen Bank since 12 years ago. At first she took 10,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>GORU MOTATAZA KORON</b>
Location	:	: Morgram, Gobindopur, Dupcaciyea, Bogra
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 80,000/-(from existing business) 67% Required Investment BDT 40,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft x 10 ft= 100 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 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>

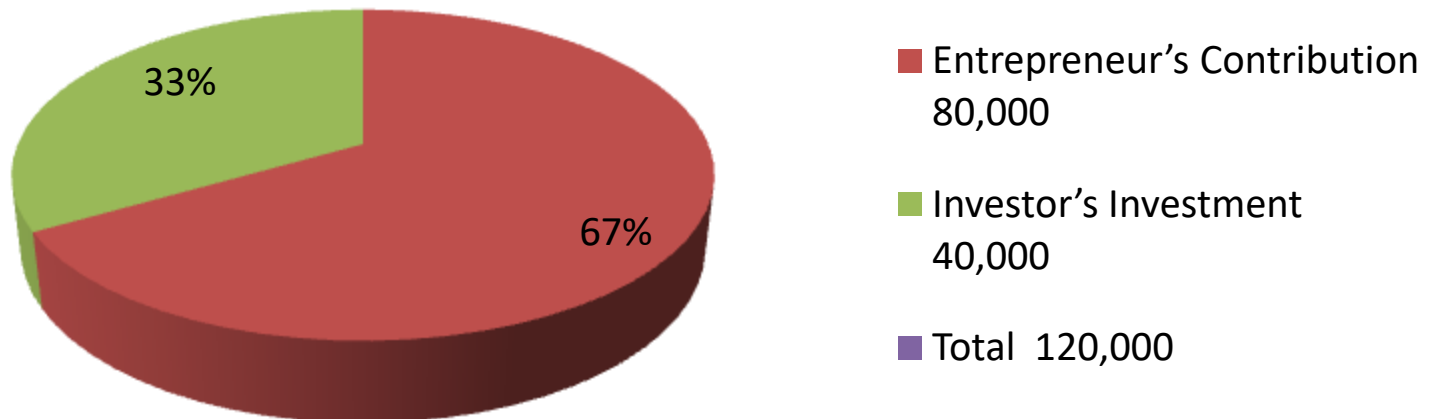
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue(Sales)</b>		
	15,000	180,000
<b>Total Sales (A)</b>	15,000	180,000
<b>Less Variable Expense</b>		0
	7,500	90,000
<b>Total variable Expense (B)</b>	7,500	90,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	7,500	90,000
<b>Less Variable Expense</b>		
Rent	0	0
Electricity bill	200	6,000
Transportation	100	12,000
Salary (self)	5,000	60,000
Salary (staf)		0
Entertainment	100	1,200
Guard		0
Genareter		0
Mobile bill	100	1,200
<b>Total fixed cost (D)</b>	5,500	80,400
<b>Net Profit (E)= [C-D]</b>	2,000	39,600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ox	2	40,000	80,000	1	40,000	40,000	1,20,000
Total	2		80,000	1		40,000	1,20,000

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
	20,000	240,000	252,000	264,600
<b>Total Sales (A)</b>	<b>20,000</b>	240,000	252,000	264,600
<b>Less. Variable Expense</b>	0	0	0	0
	10,000	120,000	126,000	132,300
<b>Total variable Expense (B)</b>	<b>10,000</b>	120,000	126,000	132,300
<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	<b>0</b>	0	0	0
Transportation	200	2,400	2,520	2,646
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>5800</b>	69,600	73,080	76,734
<b>Net Profit (E) [C-D]</b>	<b>4,200</b>	50,400	52,920	55,566
<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	50,400	52,920	55,566
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		34,400	71,320
	<b>Total Cash Inflow</b>	90,400	87,320	126,886
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	56,000	16000	16,000
3	<b>Net Cash Surplus</b>	34,400	71320	110886

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 02Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Morgram, Dupcachiyea,  
Bogra

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

