

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



Project identification and prepared by: Md . Obaidullah,
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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	HELANA KHATUN
Age	:	28-05-1994 (23 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Sisters
Address	:	Vill:Padmapara P.O Sabgram P.S: Gabtali, 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	:	SUNU BEGUM
(iii) Houseband's name	:	MD REZAUL
(iv) GB member's info	:	Branch:Durgahata,Gabtoli,Centre # 48 (Female), Member ID:9032, Group No: 03 Member since: 20-09-2012 (05 Years) First loan: BDT 10,000 /- Outstanding loan: 13340/-
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	:	05 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.	:	01743-574545
Father's Contact No.	:	01811-147074
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUNU BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	REZAUL GOBADI POSHU PALON
Location	:	Padma para, Gabtali, Bogra.
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 90,000/- (from existing business) 79% Required Investment BDT 40,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 10 ft= 200 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 product and sale.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

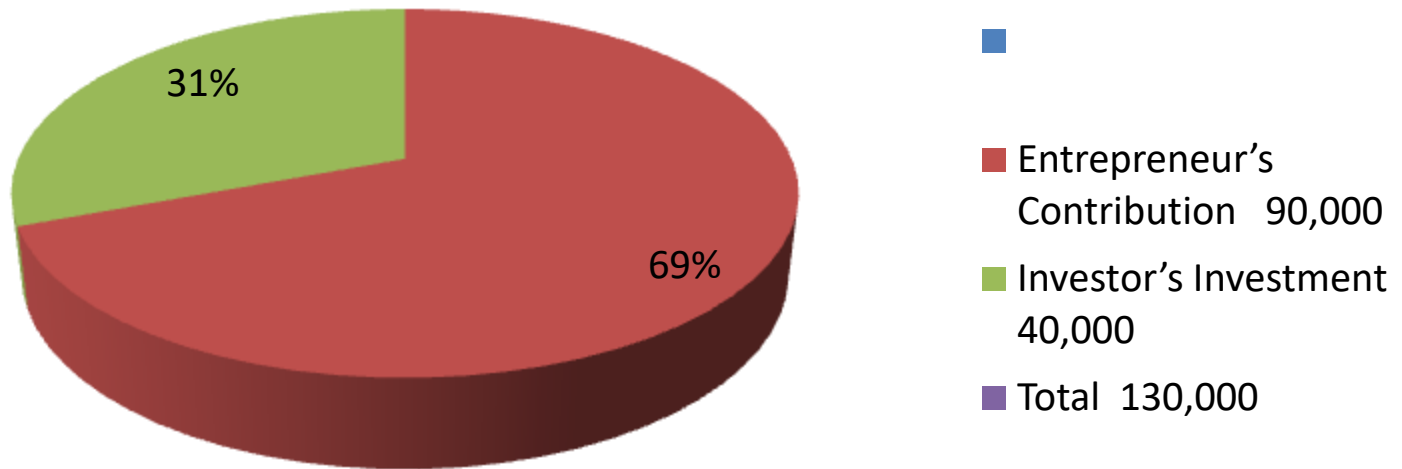
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sale	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Product cost	60	1,800	21,600
Total variable Expense (B)	60	1,800	21,600
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400
Less. Fixed Expense			
House rant		-	0
Electricity Bill		100	1,200
Transportation		100	1,200
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)		4,400	52,800
Net Profit (E) [C-D]		2,800	33,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	50000	50,000	1	40,000	40,000	90,000
Bull	1	35000	35,000	0	0	0	35,000
Calf	1	5000	5,000	0	1500	0	5,000
Total	0		90,000	0		40,000	130,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
Purshase cost	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	100	3,000	36,000	37,800	39,690
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		100	1,200	1,200	1,200
Transportation		100	1,200	1,200	1,200
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)		4,400	52,800	52,800	52,800
Net Profit (E) [C-D)		7,600	91,200	98,400	105,960
Investment Payback			16,000	16,000	16,000

Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	91,200	98,400	105,960
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		75,200	157,600
	Total Cash Inflow	131,200	173,600	263,560
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	75,200	157,600	247,560

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Padmapara,Gabtolli,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

