

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



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**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>Ahshan Habib</b>
Age	:	12-12-1999 (19 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Gonosar Para ,P.O: Hat Koromja P.S: Sonatala 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>Most. Beauty Begum</b>
(iii) Father's name	:	<b>Md. Raza Molla</b>
(iv) GB member's info	:	Branch: Hat Koromja, Sonatala Centre # 52(Female), Member ID: 6456, Group No: 04 Member since: 01-02-2007 (10Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: BDT 14000
(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 training.
Other Own/Family Sources of Income	:	Shop
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-755771
Mother's Contact No.	:	01797-773929
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. SonatalaUnit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most.Beauty Begum** joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>HABIB GOBADI POSHU PALON</b>
Location	:	: Gonosarpara , Hat Koromja, Sonatala, Bogra
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 65,000/- (from existing business) 68% Required Investment BDT 30,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods; Cow , Cow Child etc.</li><li>▪ Average 80% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing No employee.</li><li>▪ None employee will be appointed.</li><li>▪ The shop is own</li><li>▪ Collects goods from local market.</li><li>▪ Agreed grace period is 3 months.</li></ul>

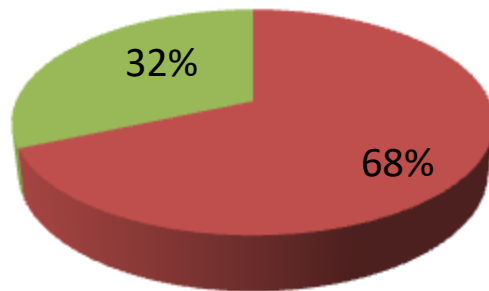
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk production	200	6,000	72,000
<b>Total Sales (A)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
<b>Less. Variable Expense</b>			
Milk production	40	1,200	14,400
<b>Total variable Expense (B)</b>	<b>40</b>	<b>1,200</b>	<b>14,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>160</b>	<b>4,800</b>	<b>57,600</b>
<b>Less. Fixed Expense</b>			
Salary (self)		3,000	36,000
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>3,300</b>	<b>39,600</b>
<b>Net Profit (E) [C-D]</b>		<b>1,500</b>	<b>18,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	40000	40,000	1	30,000	30,000	70,000
Bokna	1	25000	25,000	0	0	0	25,000
Total	<b>2</b>	<b>65000</b>	<b>65000</b>	<b>1</b>	<b>30000</b>	<b>30000</b>	<b>95000</b>

## Source of Finance



- Entrepreneur's Contribution 65,000
- Investor's Investment 30,000
- **Total 95,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk production	250	7,500	90,000	94,500	99,225
<b>Total Sales (A)</b>	<b>250</b>	<b>7,500</b>	<b>90,000</b>	<b>94,500</b>	<b>99,225</b>
<b>Less. Variable Expense</b>					
Milk production	50	1,500	18,000	18,900	19,845
<b>Total variable Expense (B)</b>	<b>50</b>	<b>1,500</b>	<b>18,000</b>	<b>18,900</b>	<b>19,845</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
<b>Less. Fixed Expense</b>					
Salary (self)		3,000	36,000	36,000	36,000
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>3,300</b>	<b>39,600</b>	<b>39,600</b>	<b>39,600</b>
<b>Net Profit (E) [C-D]</b>		<b>2,700</b>	<b>32,400</b>	<b>36,000</b>	<b>39,780</b>
<b>Investment Payback</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



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

	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	32,400	36,000	39,780
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		20,400	44,400
	<b>Total Cash Inflow</b>	<b>62,400</b>	<b>56,400</b>	<b>84,180</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>20,400</b>	<b>44,400</b>	<b>72,180</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience; 5Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# Family picture

