

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



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Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD. RAZU ISLAM</b>
Age	:	07/11/1990(28 Years)
Education, till to date	:	Class: Eight
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	01 Brother,01 Sister
Address	:	Vill: Shiyalson P.O: Adomdighi,Thana: Adomdighi,Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	MST. MONJUYARA BEGUM
(iii) Father's name	:	MD. MONJURUL ISLAM
(iv) GB member's info	:	Branch: Adomdighi, Centre # 74/(Female), Member ID: 8849, Group No: 11 Member since: 01-03-2008(10Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: 3276,
(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	:	6 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.	:	01733429809
Mother's Contact No.	:	01739712160
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ANJUYARA BEGUM** joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>GOBADI POSHU PALON</b>
Location	:	Shiyalson,Adomdighi,Bogra.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 1,10000/-(from existing business) 73% Required Investment BDT 40,000/-(as equity)27 %
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 5000/-
Size of shop	:	12ft x 10ft=120 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>

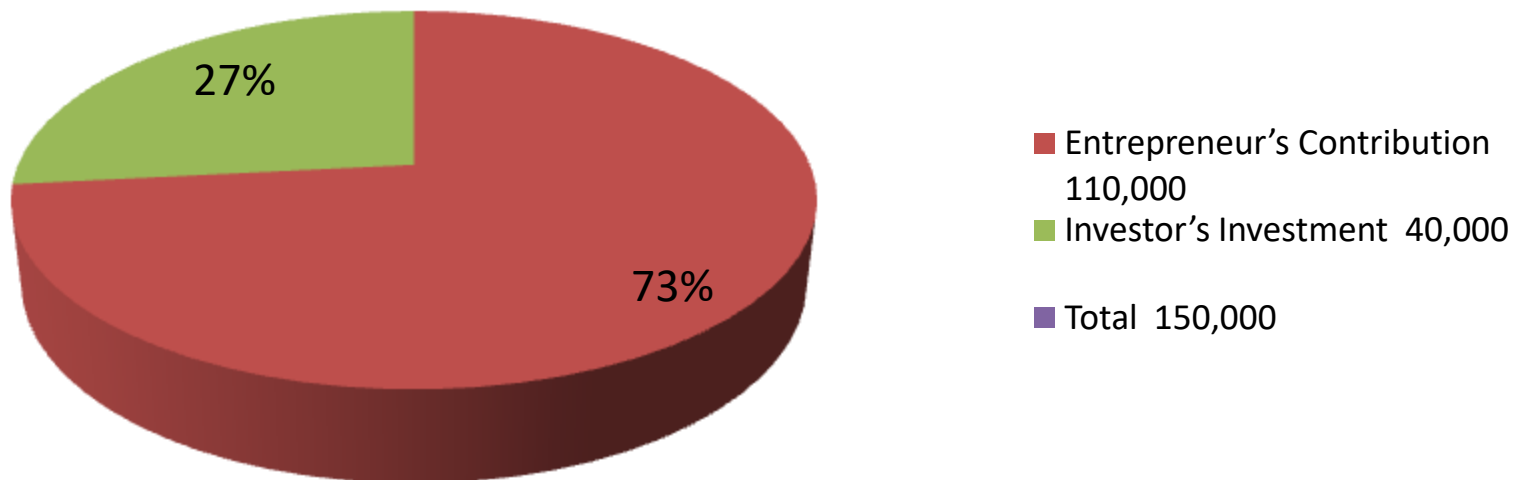
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Milk Production	300	15000	180000
<b>Total Sales (A)</b>	300	15000	180000
<b>Less Variable Expense</b>			
Milk Production	60	1800	21600
<b>Contribution Margin (CM) [C=(A-B)]</b>	240	9000	108000
<b>Less Variable Expense</b>			
Rent			
Electricity bill		200	2400
Transportation		100	1200
Salary (self)		5000	60000
Salary(Staff)			
Entertainment		100	1200
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		5,500	66000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	60,000	60,000	1	40,000	40,000	1,00,000
Ox	1	50,000	50,000				50,000
<b>Total</b>	<b>2</b>		<b>1,10,000</b>			<b>40,000</b>	<b>150,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Milk Production	500	15000	180000	189000	198450
<b>Total Sales (A)</b>	500	15000	180000	189000	198450
<b>Less Variable Expense</b>		0	0	0	0
Milk Production	100	3000	36000	37800	39690
<b>Total variable Expense (B)</b>	100	3000	36000	37800	39690
<b>Contribution Margin (CM) [C=(A-B)]</b>	400	12000	144000	151200	158760
<b>Less Variable Expense</b>					
Rent		0	0	0	0
Electricity bill		300	3600	3780	3969
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Entertainment		100	1200	1260	1323
Mobile bill		200	2400	2520	2646
<b>Total fixed cost (D)</b>		5,800	69600	73080	76734
<b>Net Profit (E)= [C-D]</b>		6,200	74400	78120	82026
<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	74400	78120	82026
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58,400	120,520
	<b>Total Cash Inflow</b>	<b>114,400</b>	<b>136,520</b>	<b>202,546</b>
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>	<b>56,000</b>	<b>16000</b>	<b>16,000</b>
3	<b>Net Cash Surplus</b>	<b>58,400</b>	<b>120520</b>	<b>186546</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Shiyalson,Adomdighi, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

