

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



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Project verified by: MD. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	SONALE RANI BISWAS
Age	:	04-09-1991 (26 Year)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother
Address	:	Vill:Mondoldhoron, P.O: Jhorgachahat, P.S: Bogra shadarDist: 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	:	SHREEMOTI PROTIVA RANI
(iii) Housband's name	:	SREE ONTIM CHANDRA ROY
(iv) GB member's info	:	Branch: Rameshorpur,Gabtoli, Centre # 89(Female), Member ID: 7395, Group No: 04 Member since: 05-07-1997 (20 Years) First loan: BDT 1,000
Further Information:		Existing Loan: BDT 1,00,000/- Outstanding loan: 58,200/-
(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	:	10 years experience in running business. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01785-432569
Family's Contact No.	:	01738-419469
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHREEMOTI PROTIVA RANI joined Grameen Bank since 20 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SONALE GOBADI POSHU PALON
Location	:	Mondoldhonron, Jhorgashahat, Bogra shadar, Bogra
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,30,000/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Milk product.▪ 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.

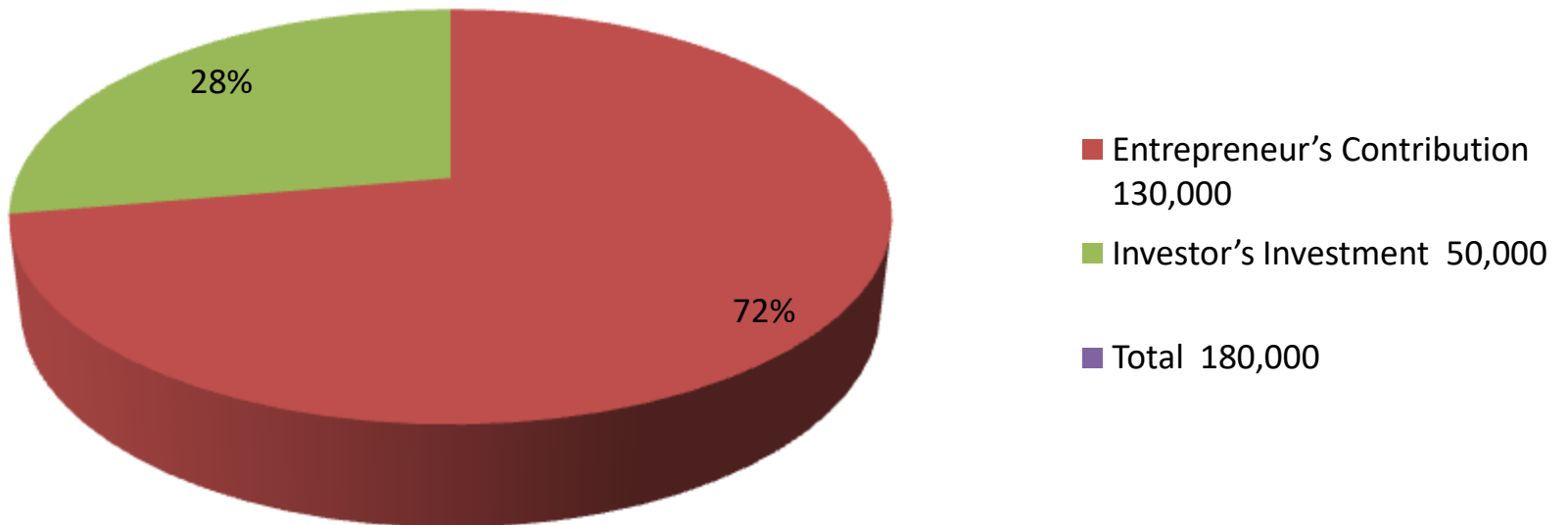
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Sales	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Milk Product Cost.	250	7,500	90,000
Total variable Expense (B)	250	7,500	90,000
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,300	51,600
Net Profit (E) [C-D]		3,200	38,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	50,000	100,000	1	50,000	50,000	150,000
Hifar	1	30000	30,000	0	0	0	30,000
Total	0	0	130,000	0	0	50,000	180,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Milk sales	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense					
Milk Product cost.	350	10,500	126,000	132,300	138,915
Total variable Expense (B)	350	10,500	126,000	132,300	138,915
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Electricity Bill		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		4,400	52,800	52,800	52,800
Net Profit (E) [C-D]		6,100	73,200	79,500	86,115
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	73,200	79,500	86,115
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		53,200	112,700
	Total Cash Inflow	123,200	132,700	198,815
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	53,200	112,700	178,815

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Mondoldhoron,Jhorgacha
hat,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE