

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



Project identification and prepared by: Md.Mokter
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | SHREE MOTI LIPI RANI SORKAR |
| Age | : | 06.07.1981(37 Years) |
| Education, till to date | : | Class: Eight |
| Marital status | : | Married |
| Children | : | 2 Sons |
| No. of siblings: | : | 2 Brothers,2 Sisters |
| Address | : | Vill: Adomdighi, P.O: Adomdighi, Thana: Adomdighi,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 | : | KOBITA RANI |
| (iii) Father's name | : | SHITOL CHANDRA SORKAR |
| (iv) GB member's info | : | Branch: Chhatardighi ,Singra, Centre # 20/ (Female), Member ID: 8114/5, Group No: 05. Member since: 01/03/2012 (6Years) First loan: BDT 10,000 |
| Further Information: | | Existing Loan: BDT: 30,000 Outstanding loan: BDT: 23,400/- |
| (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 | : | 10 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. | : | 01716281189 |
| 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

KOBITA RANI joined Grameen Bank since 06 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 | : | GOBADI POSHU PALON |
| Location | : | Adomdighi, Bogra. |
| Total Investment in BDT | : | BDT 150,000/- |
| Financing | : | Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity)33 % |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 10 ft x 8 ft= 80 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months. |

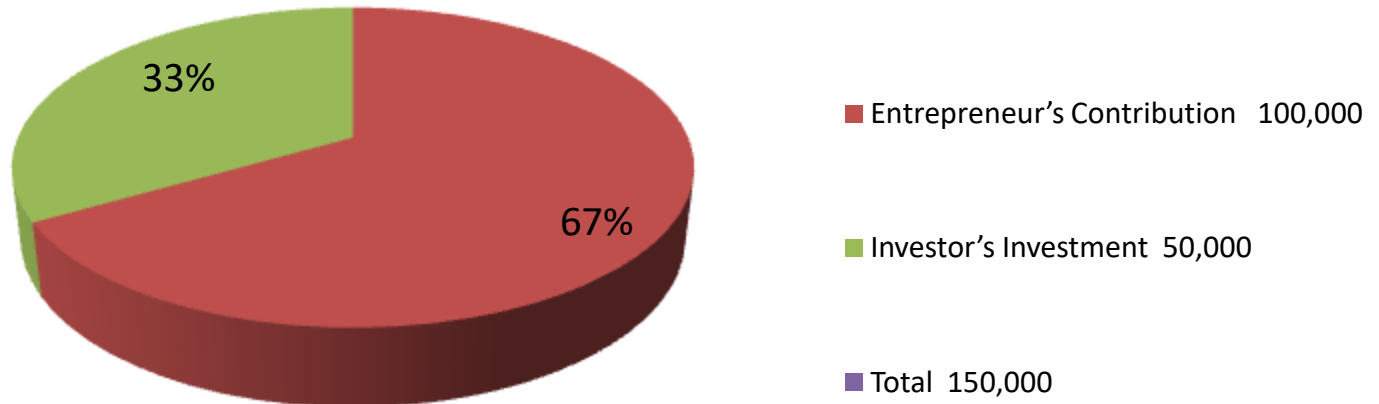
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|--------|
| Revenue(Sales) | | | |
| | 300 | 9000 | 108000 |
| Total Sales (A) | 300 | 9000 | 108000 |
| Less Variable Expense | | 0 | 0 |
| | 60 | 1800 | 21600 |
| Contribution Margin (CM) [C=(A-B)] | 240 | 7200 | 86400 |
| Less Variable Expense | | | |
| Rent | | 0 | 0 |
| Electricity bill | | 200 | 2400 |
| Transportation | | 100 | 1200 |
| Salary (self) | | 5000 | 60000 |
| Salary(Staff) | | 0 | 0 |
| Entertainment | | 100 | 1200 |
| Mobile bill | | 100 | 1200 |
| Total fixed cost (D) | | 5,500 | 66000 |
| Net Profit (E)= [C-D] | | 1,700 | 20400 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|----------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Cow | 1 | 50,000 | 50,000 | 1 | 50,000 | 50,000 | 100,000 |
| Ox | 1 | 50,000 | 50,000 | | | | |
| Total | 2 | 0 | 100,000 | 1 | | 50,000 | 150,000 |

Source of Finance



Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|--|-------|---------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| | 500 | 15000 | 180000 | 189000 | 198450 |
| Total Sales (A) | 500 | 15000 | 180000 | 189000 | 198450 |
| Less Variable Expense | | 0 | 0 | 0 | 0 |
| | 100 | 3000 | 36000 | 37800 | 39690 |
| Total variable Expense (B) | 100 | 3000 | 36000 | 37800 | 39690 |
| Contribution Margin (CM) [C=(A-B) | 400 | 12000 | 144000 | 151200 | 158760 |
| Less Variable Expense | | | 0 | 0 | 0 |
| Rent | | 0 | 0 | 0 | 0 |
| Electricity bill | | 200 | 2400 | 2520 | 2646 |
| Transportation | | 200 | 2400 | 2520 | 2646 |
| Salary (self) | | 5000 | 60000 | 63000 | 66150 |
| Salary(Staff) | | 0 | 0 | 0 | 0 |
| Guard | | 0 | 0 | 0 | 0 |
| Genator | | 0 | 0 | 0 | 0 |
| Entertainment | | 100 | 1200 | 1260 | 1323 |
| Mobile bill | | 200 | 2400 | 2520 | 2646 |
| Total fixed cost (D) | | 5,700 | 68400 | 71820 | 75411 |
| Net Profit (E)= [C-D] | | 6,300 | 75600 | 79380 | 83349 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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 | 50,000 | | |
| 1.2 | Net Profit | 75600 | 79380 | 83349 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 55,600 | 114,980 |
| | Total Cash Inflow | 125,600 | 134,980 | 198,329 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20000 | 20,000 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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; , Adomdighi, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

