

# Proposed NU Business Name: **GOBADI POSU KHAMAR**

Project identification and prepared by: MD. Lokman hakim  
Godagari Unit , Rajshahi

Project verified by: MD. MIZANUR  
RAHAMAN



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. HOZRAT ALI</b>
Age	:	20/12/1994( 24 Years)
Education, till to date	:	CLASS 5
Marital status	:	UnMarried
Children	:	
No. of siblings:	:	3 Brothers and 1 Sisters
Address	:	Vill: Alipur P.O: Premtoli ,P.S: Godagari, Dist: Rajshahi.
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>MST. SANOARA BEGUM</b>
(iii) Father's name	:	<b>MD. MASADUL HAQUE</b>
(iv) GB member's info	:	Branch:Deowpara, Godagari ,Centre #37 (Female), Member ID: 9651/1 , Group No:06 Member since: 11/10/2011 First loan: BDT – 15,000 Existing Loan: BDT 20,000 Outstanding loan; 20,000
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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01771831381
Father's Contact No.	:	01768951824
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SANUARA BEGUM** joined Grameen Bank since 07 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>GOBADI POSU KHAMAR</b>
Location	:	Vill: Alipur P.O: Premtoli ,P.S: Godagari, Dist: Rajshahi.
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 08ft= 80 square ft
Security of the shop	:	-NO
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Collects goods from Kakonhat.</li><li>▪Agreed grace period is 3 months.</li></ul>

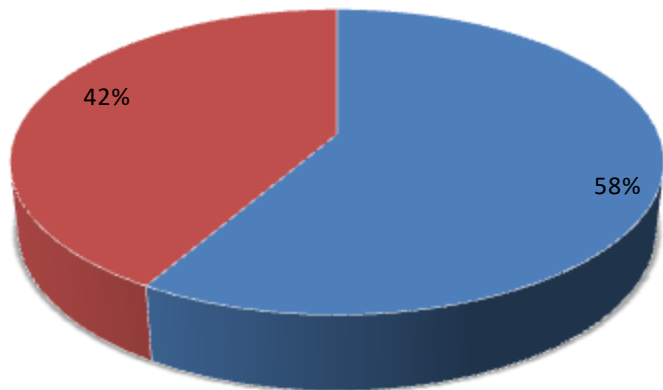
## Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
<b>Revenue(Sales)</b>			
Cow Sales		<b>90000</b>	<b>360000</b>
<b>Total Sales(A)</b>		<b>90000</b>	<b>360000</b>
<b>Less. Variable Expense</b>			
Cow		<b>52800</b>	<b>211200</b>
<b>Total Variable Expense (B)</b>		<b>52800</b>	<b>211200</b>
<b>Contribution Margin(CM) [C=(A-B)]</b>		<b>37200</b>	<b>148800</b>
<b>Less. Fixed Expense</b>			
Rent	<b>0</b>	<b>0</b>	<b>0</b>
Electricity Bill	<b>100</b>	<b>300</b>	<b>1200</b>
Transportation	<b>200</b>	<b>600</b>	<b>2400</b>
Salary (self)	<b>5000</b>	<b>15000</b>	<b>60000</b>
Salary (staff)	<b>0</b>	<b>0</b>	<b>0</b>
Mobile Bill	<b>200</b>	<b>600</b>	<b>2400</b>
Food	<b>2000</b>	<b>6000</b>	<b>24000</b>
Medicine	<b>0</b>	<b>0</b>	<b>0</b>
Bank Charge	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Fixed Cost (D)</b>	<b>7500</b>	<b>22500</b>	<b>90000</b>
<b>Net Profit (E) [C-D]</b>		<b>14700</b>	<b>58800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	80000	40000	120000
Food	0	10000	10000
	0	0	0
<b>Total</b>	80000	50000	130000

## Source of Finance



- Entrepreneur's Contribution 70000
- Investor's Investment 50000
- Total 120000

# Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Cow Sales	120000	240000	480000	504000	529200
<b>Total Sales (A)</b>	120000	240000	480000	504000	529200
Less. Variable Expense					
cow	77800	155600	311200	326760	343098
<b>Total Variable Expense (B)</b>	77800	155600	311200	326760	343098
<b>Contribution Margin (CM) [C=(A-B)]</b>	42200	84400	168800	177240	186102
<b>Less. Fixed Expense</b>					
Rent	0	0	0	0	0
Electricity Bill	300	600	1200	1500	1800
Transportation	600	1200	2400	2700	3000
Salary (self)	15000	30000	60000	60000	60000
Salary (staff)	0	0	0	0	0
Mobile Bill	600	1200	2400	2400	2400
Food	6000	12000	24000	24500	25000
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
<b>Total Fixed Cost (D)</b>	22500	45000	90000	91100	92200
<b>Net Profit (E) [C-D]</b>	19700	39400	78800	86140	93902
<b>Investment Payback</b>			20000	20000	20000



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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	78800	86140	93902
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		58800	124940
	Total Cash Inflow	128800	144940	218842
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	<b>Net Cash Surplus</b>	58800	124940	198842

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm :Vill: Alipur P.O: Premtoli  
,P.S: Godagari, Dist: Rajshahi.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







Two white certificates or documents held by the woman, featuring logos and text in a non-Latin script.

SEVEN  
SEVEN