

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



Project identification and prepared by: Md . Mizanur Rahman,
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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. SULTANA KHATUN
Age	:	27-10-1992 (25 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother
Address	:	Vill: Mohishaban P.O Mohishaban P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. RULI BEGUM
(iii) Houseband's name	:	MD. MAIDUL SARKER
(iv) GB member's info	:	Branch: Mohishaban, Gabtali, Centre # 11 (Female), Member ID: 5166/1, Group No: 10 Member since: 17-03-2000 (17Years) First loan: BDT 1,000 /-
Further Information:		Existing Loan: BDT 40,000/-, Outstanding loan: BDT 30320/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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 training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-512437
Mother's Contact No.	:	01794-468645
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RULI BEGUM joined Grameen Bank since 17 years ago. At first she took BDT 1,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHETU GOBADI POSHU PALON
Location	:	Mohishaban, Gabtali, Bogra.
Total Investment in BDT	:	BDT 2,40,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 83% Required Investment BDT 40,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	N/A
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.

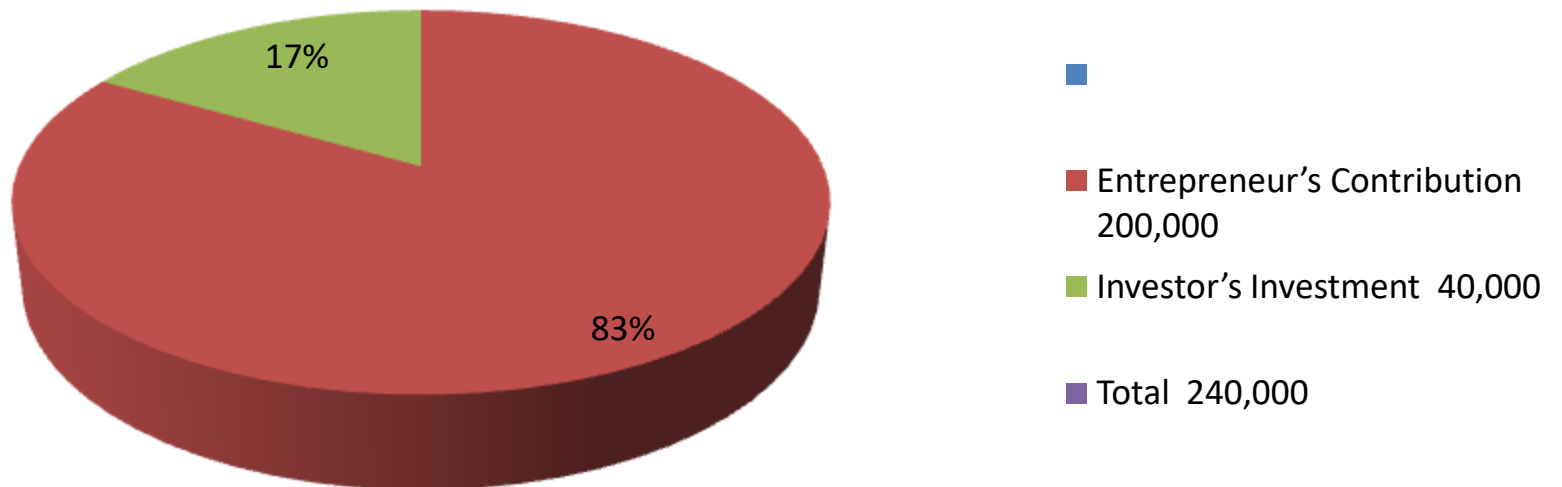
Existing Business (BDT)

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	40,000	40,000	140,000
Oxen	2	50000	100,000	0	0	0	100,000
Total	0	0	200,000	0	0	40,000	240,000

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			16,000	16,000	16,000

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	40,000		
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		57,200	120,700
	Total Cash Inflow	113,200	136,700	206,815
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	57,200	120,700	190,815

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;Mohishaban, Gabtoli,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

