

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



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

Project verified by: Samsul Arafin



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

Name	:	<b>MST. BALI BEGUM</b>
Age	:	01-06-1987(31 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	03 Brother & 02 Sister
Address	:	Vill: Kusumbi, P.O: Adomdighi, Thana: Adomdighi, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 200px;">Father</span>
(ii) Mother's name	:	<b>MST. NARGIS BEGUM</b>
(iii) Hasband's name	:	<b>MD.SHOHIDUL ISLAM</b>
(iv) GB member's info	:	Branch: Adomdighi , Centre # 43 Female), Member ID: 1757/1, Group No: 01 Member since: 12-05-1997(20Years) First loan: BDT 1,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: 16,920
(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	:	5 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.	:	01745-318465
Mother's Contact No.	:	01796-622859
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.NARGIS BEGUM** 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	:	<b>GOBADI POSHU PALON</b>
Location	:	Kushimbi, 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	:	12ft *12ft= 144 Squire 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>

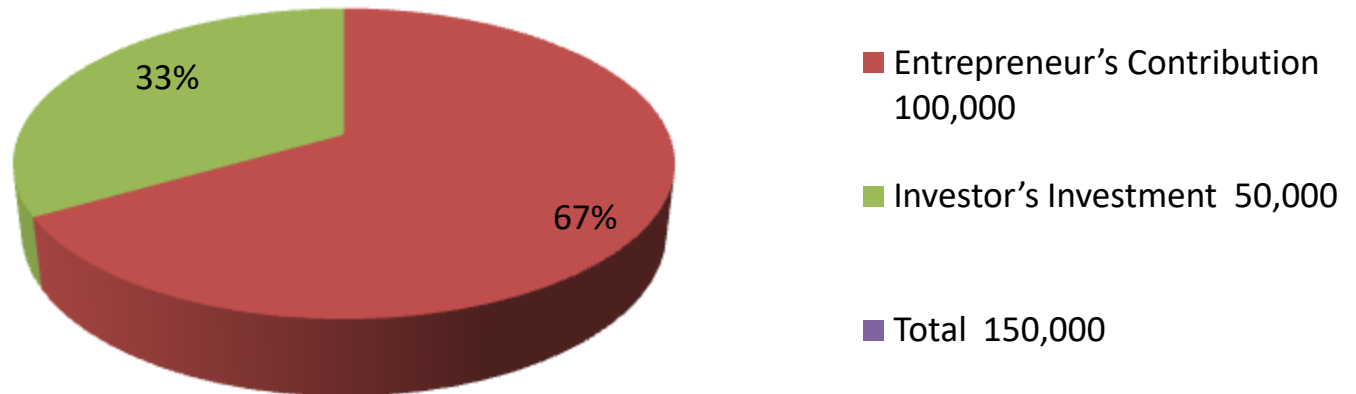
## Existing Business (BDT)

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

# 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
Total			100,000			50,000	150,000

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
	500	15000	180000	189000	198450
<b>Total Sales (A)</b>	500	15000	180000	189000	198450
<b>Less Variable Expense</b>		0	0	0	0
	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>			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
<b>Total fixed cost (D)</b>		5,700	68400	71820	75411
<b>Net Profit (E)= [C-D]</b>		6,300	75600	79380	83349
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	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	75600	79380	83349
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55,600	114,980
	<b>Total Cash Inflow</b>	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
	<b>Total Cash Outflow</b>	70,000	20000	20,000
3	<b>Net Cash Surplus</b>	55,600	114980	178329

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

