

Proposed NU Business Name: GOBADI POSHU PALON



Project identification and prepared by: Md Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAFIQL ISLAM
Age	:	22-04-1982(34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: West naishmul,P.O:Bishalpur, P.S: Sherpur, Dist: Bogra
Parent's and GB related Info	:	
(i) Who is GB member	:	<input checked="" type="checkbox"/> Mother <input type="checkbox"/> Father
(ii) Mother's name	:	
(iii) Father's name	:	MOST. SUFIYA BIBI
(iv) GB member's info	:	MD. GOLJAR Branch: Talom, Tarash, Centre # 54 (Female), Member ID: 9063/1, Group No: 03 Member since:01-02-2001(07 Year)
Further Information:	:	
(v) Who pays GB loan installment	:	First loan: BDT 3,000/- Existing Loan: BDT 10,000, Outstanding loan: BDT NILL
(vi) Mobile lady	:	Father
(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 Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01984-183861
Mother's Contact No.	:	01929-308403
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SUFIYA BIBI joined Grameen Bank since 07 years ago. At first she took 3,000 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	:	West Naishimul , Bishalpur, Sherpur .
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 180,000/-(from existing business) 75% Required Investment BDT 60,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	25ft x 15 ft= 375 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Milks .▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

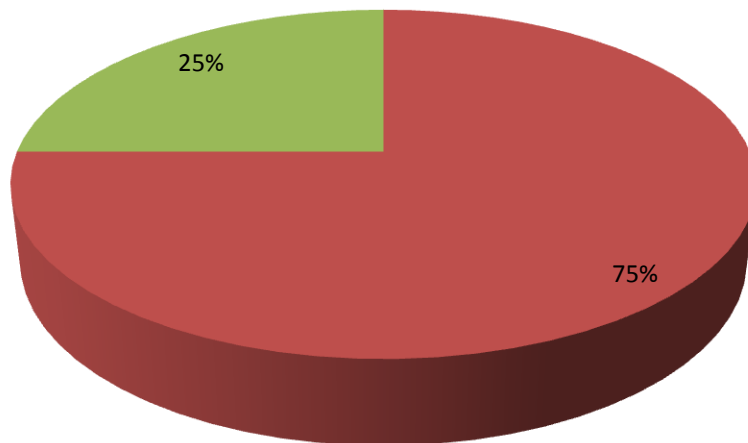
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk(50*10)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Millk	100	3,000	36,000
Total variable Expense (B)	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Transportation		300	3,600
Salary (self)		4,000	48,000
Entertainment		200	2,400
Feed & Medicine		2,300	27,600
Mobile Bill		200	2,400
Total fixed Cost (D)		7,000	83,996
Net Profit (E) [C-D]		5,000	60,004

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow (Dashi)	2	40,000	80,000	1	60,000	60,000	140,000
Small Cow	5	20,000	100,000				80,000
Total	7		180,000	1		60,000	240,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 60,000
- Total 240,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk (50*20)	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense	0				
Millk	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Feed & Medicine		2,300	27,600	27,600	27,600
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		7,100	85,200	85,200	85,200
Net Profit (E) [C-D]		16,900	202,800	217,200	232,320
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	202,800	217,200	232,320
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		178,800	372,000
	Total Cash Inflow	262,800	396,000	604,320
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	178,800	372,000	580,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 05 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

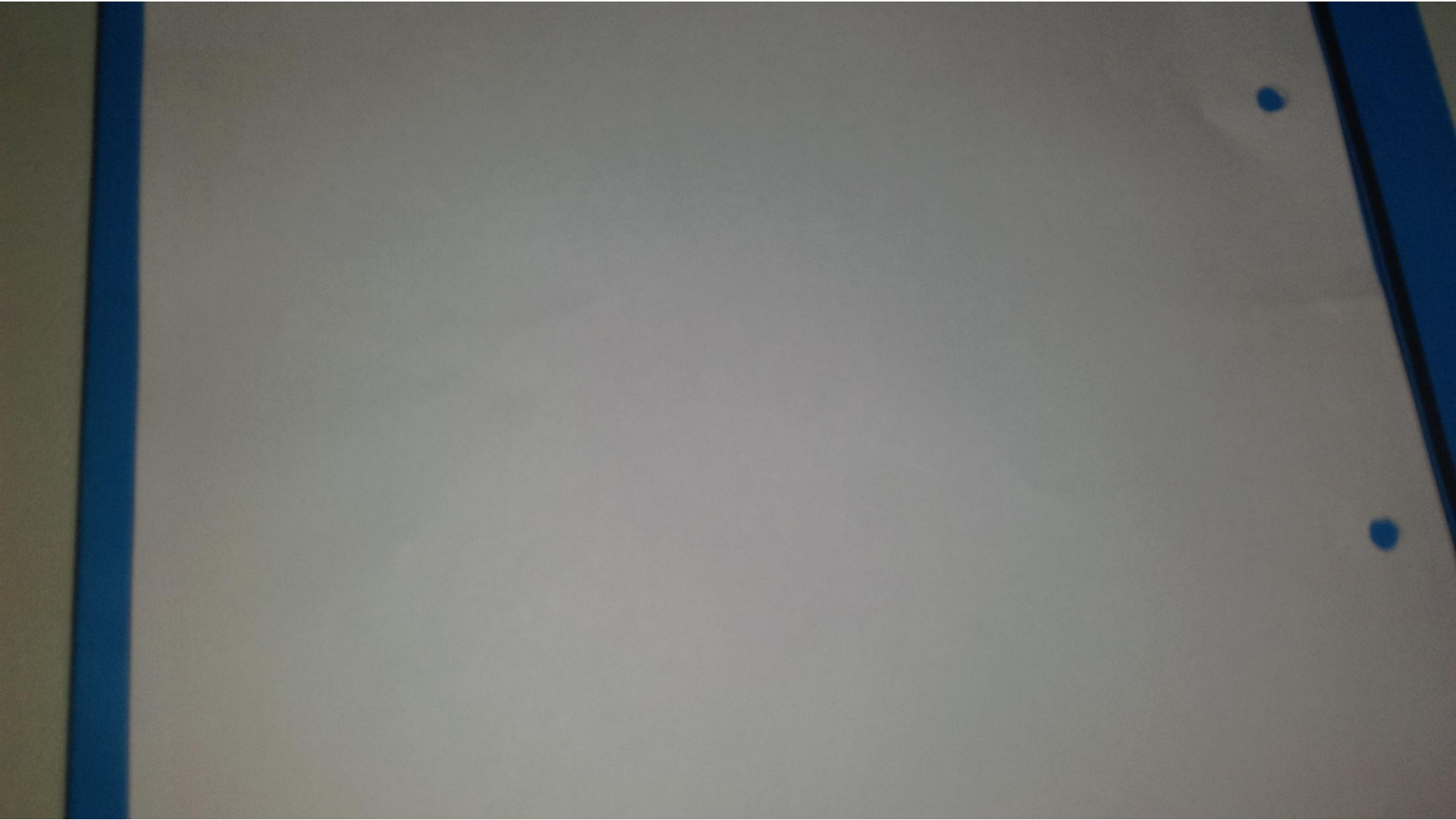
Pictures











FAMILY PICTURE

