

Proposed NU Business Name: JOYNAL GORU MOTA TAZA KARAN KHAMAR



Project identification and prepared by: Md. Ataur Rahman
Modhupur Unit, Tangail.

Project verified by: Md Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JOYNAL HAQE
Age	:	13-03-1983 (34Years)
Education, till to date	:	5 Pass
Marital status	:	Married
Children	:	01 Sons, 01 Daughter.
No. of siblings:	:	05 Brothers, 01 Sister.
Address	:	Vill: Bhubaniteki P.O: Ambariya, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. AMEJA BEGUM
(iii) Father's name	:	MD . ABUL HOSHAIN
(iv) GB member's info	:	Branch: Mirza Bari, Modhupur, Tangail Centre # 41 (Male), Member ID: 3917, Group No: 05 Member since: 19-05-2009 to 2017(08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,600/- Outstanding loan: Nil
(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	:	02 Years in own business. He has no training on tailors.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01834-710309
Mother's Contact No.	:	01861-912116
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Modhupur, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AMEJA BEGUM joined Grameen Bank since 08 years ago. At first he took 5,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JOYNAL GORU MOTA TAZA KARAN KHAMAR
Location	:	Bhobani Teki ,Modhupur, Tangail.
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000 (from existing business) % Required Investment BDT 50,000 (as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	20 ft x 12 ft = 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The shop is planned to be scaled up by investment in existing all kind milk.▪The shop is self.▪The shop is operating by entrepreneur.▪Existing one employee.▪Collects cloths from Tangail.▪Agreed grace period is 3 months.

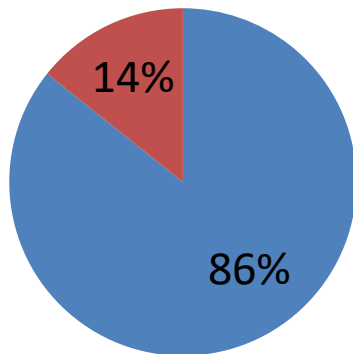
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
milk	360	10,800	129600
Total Sales (A)	360	10,800	129600
Less. Variable Expense			
milk	36	1,080	12960
Total variable Expense (B)	36	1,080	12960
Contribution Margin (CM) [C=(A-B)]	324	9,720	116640
Less. Fixed Expense			
Rent			0
Electricity Bill			0
Transportation		100	1200
Salary (self)		5000	60,000
Salary (staff)			0
Entertainment			0
Guard			0
Generator			0
Mobile Bill		100	1200
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		4,520	54,240

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
cow	1	110000	110000		110000	0	110000
calf	1	50000	50000	1	50000	50000	100000
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
others							0
security							0
Total			160000			50000	210000

Source of Finance



- Entrepreneur's Contribution BDT 300000
- Investor's Investment BDT 50,000
- Total BDT 350000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
milk	450	13,500	162000	170100
Total Sales (A)	450	13,500	162,000	170100
Less. Variable Expense				
milk	45	1,350	16,200	17010
Total variable Expense (B)	45	1,350	16,200	17010
Contribution Margin (CM) [C=(A-B)]	405	12,150	145,800	153090
Less. Fixed Expense				
Rent		0	0	0
Electricity Bill		100	1200	1,800
Transportation		300	3,600	4,600
Salary (self)		5000	60000	60,000
Salary (self)		0	0	0
Entertainment		100	1,200	1,800
Guard		0	0	0
Generator		0	0	0
Mobile Bill		200	2400	3,100
Total Fixed Cost		5,700	68,400	71,300
Net Profit (E) =[C-D)]		6,450	77,400	81,790
Investment Payback			30000	30,000

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	77,400	81,790
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		47,400
	Total Cash Inflow	127,400	129,190
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	47,400	99,190

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Kochua Bazar, Sakhipur,
Tangail.

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

