

**Proposed NU Business Name: JAHID GORUR PALON KHAMAR**



Project identification and prepared by: MD:Shahidul  
Islam,BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD:JAHID HASAN</b>
Age	:	14-04-1995(22 Years)
Education, till to date	:	B.A Running
Marital status	:	Unmarried
Children	:	01 Son
No. of siblings:	:	01 Brother & 02 Sister
Address	:	Vill:Bolihar P.O:Bagha,P.S: Bagha, 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>MOST.SALMA BEGUM</b>
(iii) Father's name	:	<b>MD.ABDUS SALAM</b>
(iv) GB member's info	:	Branch: Monigram , Centre # 59/m (Female), Member ID:4366/1, Group No: 01 Member since: 16-06-2013 (04Years) First loan: BDT -15,000
Further Information:		Existing Loan: BDT 22,000 Outstanding loan: 19,580
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mangos
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01763-294147
Family Contact No.	:	01710-357890
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.SALMA BEGUM** joined Grameen Bank since 04 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

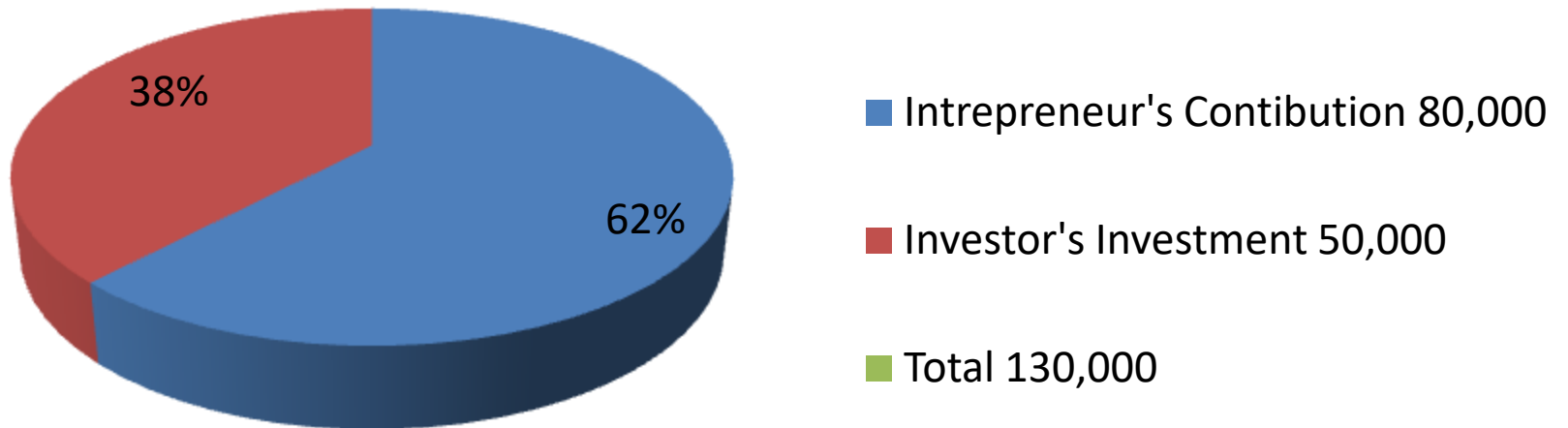
Business Name	:	<b>JAHID GORUR PALON KHAMAR</b>
Location	:	Bagha ,Rajshahi .
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business)62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Ox Sales.</li> <li>▪The business is operating by entrepreneur. Existing no employees.</li> <li>▪The farm is own.</li> <li>▪Agreed grace period is 3 months.</li> <li>▪Average 50% gain on sale.</li> </ul>

<b>Revenue (sales)</b>			
Ox Sale		130,000	2,60,00
<b>Total Sales (A)</b>		130,000	2,60,000
<b>Less. Variable Expense</b>			
Ox Sale		65,000	1,30,000
<b>Total variable Expense (B)</b>		65,000	1,30,000
<b>Contribution Margin (CM) [C=(A-B)</b>		65,000	1,30,000
<b>Less. Fixed Expense</b>			
Food		12,000	24,000
Electricity bill		6,00	1,200
Transportation		6,00	1200
Salary (self)		24,000	48,000
Salary (staff)		0	0
Entertainment		600	1200
Generator		600	1200
Bank Charge		600	1,200
Mobile bill		1,200	2,400
<b>Total fixed Cost (D)</b>		<b>40,200</b>	<b>80,400</b>
<b>Net Profit (E) [C-D)</b>		<b>24,800</b>	<b>49,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x40,000)	80,000	40,000	110,000
Food	0	10,000	10,000
<b>Total</b>	<b>80,000</b>	<b>50,000</b>	<b>130,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Ox sale		140,000	280,000	294,000	308,700
<b>Total Sales (A)</b>		140,000	280,000	294,000	308,700
<b>Less. Variable Expense</b>					
Ox sale		70,000	140,000	147,000	154,350
<b>Total variable Expense (B)</b>		70,000	140,000	147,000	154,350
<b>Contribution Margin (CM) [C=(A-B)]</b>		70,000	140,000	147,000	154,350
<b>Less. Fixed Expense</b>					
Food		18,000	36,000	37,000	38,000
Electricity bill		600	1,200	1,300	1,400
Transportation		6,000	12,000	12,500	13,000
Salary (self)		24,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		1,200	2,400	2,500	2,600
<b>Total Fixed Cost</b>		<b>50,400</b>	<b>100,800</b>	<b>102,600</b>	<b>104,400</b>
<b>Net Profit (E) [C-D]</b>		<b>19,600</b>	<b>39,200</b>	<b>44,400</b>	<b>49,950</b>



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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>39,200</b>	<b>44,400</b>	<b>49,950</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		19,200	43,600
	<b>Total Cash Inflow</b>	<b>89,200</b>	<b>63,600</b>	<b>93,550</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>19,200</b>	<b>43,600</b>	<b>73,550</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







# Family picture

