



Proposed NU Business Name : **riyad gorur firm**

Business Category

: **Fisheries & Animal Husbandry ,
Dairy Farm**



Business Proposal Identified & Prepared by : **Shahazad Hossain, Unit Incharge Dhonbari,
Tangail,Zone 01.**

Business Proposal Verified by : **N/A**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: sadikul islam Vill: Islampur , Union: Dhanbari, District: Tangail
Age	: 21 years
Marital Status	: Single
Children	: No childrens
No. of siblings	: 4 (Four) Brothers and 1 (One) Sister
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Hafsa begum
(iii) Father's name	: abdur razzak
(iv) GB member's info	: Branch: Nalhora Madhupur, Donbari, Centre # 42 Loan no.: 3119/1, Member since 12 March 2012 First loan: Tk. 3,000 Last loan: Tk. 5,000
Further Information:	
(v) Who pays GB loan installment	: N/A
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Higher Secondary Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 3 (Three) year(s) of experience in running his own business. He started the business with BDT 250,000 (Two Lac Fifty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Businessman Mother's occupation: Housewife Developments from entrepreneur's current business are Land Purchase, New Business Development, Investment, Cow Purchase etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01706334558
NU's NID/Birth Certificate No.	:	19969312547000372
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Hafsa begum was a GB member from 12 March 2012 to 08 July 2017, at first she took GB loan BDT 3,000 (Three Thousand).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>riyad gorur firm</i>
Address/ Location	:	bondho haura
Total Investment Required in BDT	:	Tk. 320,000
Financing	:	Self Tk. 250,000 Required Investment Tk. 70,000
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 30%
(ii) Estimated % of proposed gross profit margin	:	From Product 30%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	35,000	980,000	11,760,000
Total Sales/commission (A)	35,000	980,000	11,760,000
Less: Cost of Sales			
Cost of Product(s)	24,500	686,000	8,232,000
Total Cost of Sales and Services (B)	24,500	686,000	8,232,000
Gross Profit (C) [C=(A-B)]	10,500	294,000	3,528,000
Less: Operating Cost			
Electricity Bill		500	6,000
Transportation Expense		1,000	12,000
Proposed Salary (Entrepreneur)		5,000	60,000
ENTERTAINEMENT		500	6,000
MOBIL BILL		500	6,000
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		7,500	90,000
Net Profit (C-D)		286,500	3,438,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Cow, Calves, others etc.)	Investment in products (Cow etc.)	250,000	70,000	320,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		250,000	70,000	320,000

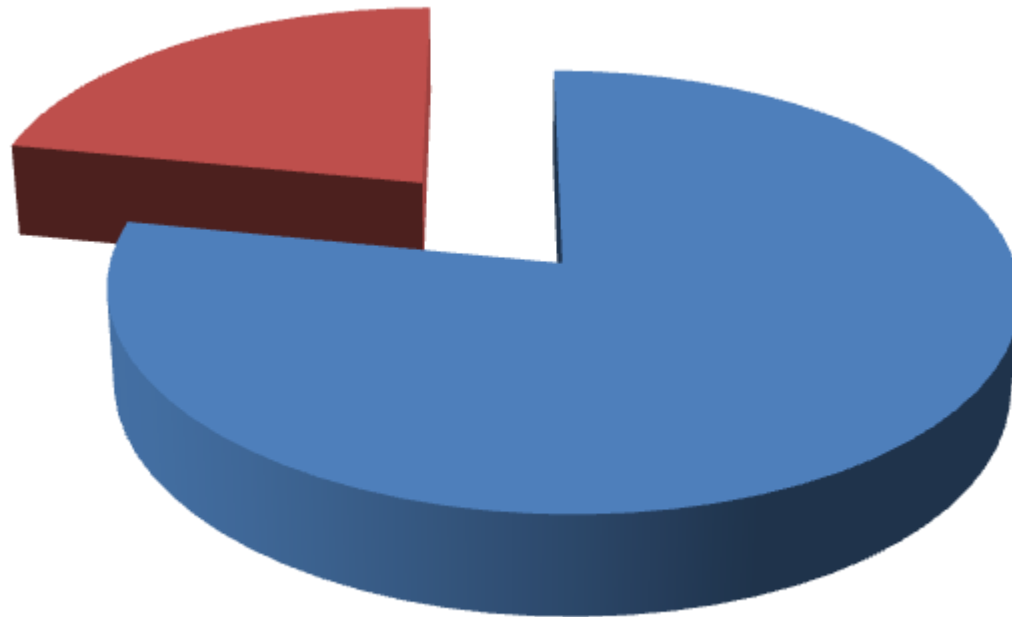
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 250,000 (78%)

■ GSSB's Investment BDT 70,000 (22%)

■ Total Capital BDT 320,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	1,429	40,012	480,144	1,500	42,000	504,000	1,575	44,100	529,200
Total Sales/commission (A)	1,429	40,012	480,144	1,500	42,000	504,000	1,575	44,100	529,200
Less: Cost of Sales									
Estimated cost of Product(s)	1,000	28,000	336,000	1,050	29,400	352,800	1,103	30,884	370,608
Est. Total Cost of Sales and Services (B)	1,000	28,000	336,000	1,050	29,400	352,800	1,103	30,884	370,608
Gross Profit (C) [C=(A-B)]	429	12,012	144,144	450	12,600	151,200	472	13,216	158,592
Less: Operating Cost									
Electricity Bill		500	6,000		550	6,600		605	7,260
Transportation Expense		1,200	14,400		1,320	15,840		1,452	17,424
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Entertainment Expenses		500	6,000		550	6,600		605	7,260
Mobile Bill		500	6,000		550	6,600		605	7,260
Ownership Transfer Fee		424	3,816		424	5,088		424	5,096
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		8,124	96,216		8,894	106,728		9,741	116,900
Net Profit (C-D)		3,888	47,928		3,706	44,472		3,475	41,692
Retained Income			47,928			92,400			134,092

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	70000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	51744	49711	46946
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	28839	48010
	Total Cash Inflow	121744	78550	94956
2.0	Cash Outflow			
2.1	Product Purchase	70000		
2.2	Investment Payback Including Ownership Transfer Fee	22905	30540	30555
	Total Cash Outflow	92905	30540	30555
3.0	Total Cash Surplus	28839	48010	64401

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (3 Years)

WEAKNESS

- Electricity problem;

OPPORTUNITIES

- Increasing demand;

THREATS

- Theft;

Pictures



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