

Proposed NU Business Name: **JOYNAL GORUR KHAMAR**



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Godagari Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JOYNAL ABEDIN
Age	:	16-09-1995 (21 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother & 1 Sisters
Address	:	Vill: Dwigram, P.O: Dwigram, P.S: Godagari, 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	:	MOST JORINA BEGUM
(iii) Father's name	:	MD HASAN ALI
(iv) GB member's info	:	Branch: Mohonpur Godagari, Centre # 03 (Female), Member ID: 3396, Group No: 02 Member since: 12-01- 2014 (03 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: 22,930/-
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755-747968
Family's Contact No.	:	01720-967106
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST JORINA BEGUM joined Grameen Bank since 03 years ago. At first She took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	JOYNAL GORUR KHAMAR
Location	:	Dwigram, Godagari, Rajshahi
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 10,000/-
Proposed Salary	:	BDT 10,000/-
Size of shop	:	20 ft x 10 ft = 200 square ft
Implementation	:	<ul style="list-style-type: none">▪He has fourteen cow in his farm▪The business is operating by entrepreneur himself. Existing no employee.▪The farm is owned.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

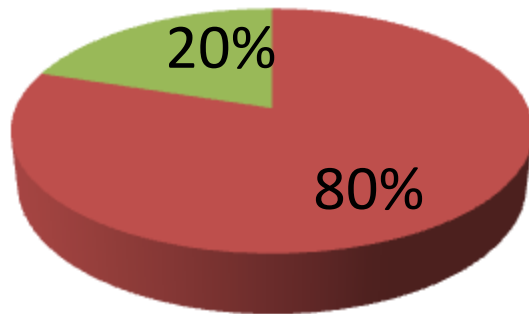
Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Cow	90,000	360,000
Total Sales (A)	90,000	360,000
Less. Variable Expense		
Feed	22,500	90,000
Total variable Expense (B)	22,500	90,000
Contribution Margin (CM) [C=(A-B)]	67,500	270,000
Less. Fixed Expense		
Electricity Bill	900	3,600
Mobile Bill	600	2,400
Salary (self)	30,000	120,000
Transportation	3,000	12,000
Total fixed Cost (D)	34,500	138,000
Net Profit (E) [C-D]	33,000	132,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	50000	50,000	2	25000	50,000	100,000
Calf	1	25000	25,000	0	0	0	25,000
Ox	1	60000	60,000	0	0	0	60,000
Ox Deshi	1	40000	40,000	0	0	0	40,000
Ox calf	1	25000	25,000	0	0	0	25,000
Total	5		200,000	2		50,000	250,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- Total 250,000

Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cow	120,000	480,000	504,000	529,200
Total Sales (A)	120,000	480,000	504,000	529,200
Less. Variable Expense				
Feed	31,500	126,000	132,300	138,915
Total variable Expense (B)	31,500	126,000	132,300	138,915
Contribution Margin (CM) [C=(A-B)]	88,500	354,000	371,700	390,285
Less. Fixed Expense				
Electricity Bill	900	3,600	4,000	4,500
Mobile Bill	900	3,600	4,000	4,500
Salary (self)	30,000	120,000	120,000	120,000
Transportation	4,000	16,000	18,000	20,000
Total Fixed Cost	35,800	143,200	146,000	149,000
Net Profit (E) [C-D]	52,700	210,800	225,700	241,285
Investment Payback		20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	210,800	225,700	241,285
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		190,800	396,500
	Total Cash Inflow	260,800	416,500	637,785
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	190,800	396,500	617,785

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 4 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures









FAMILY PICTURE

