

**Proposed NU Business Name: JOY GORU PALON KHAMAR**



Project identification and prepared by: Monoj kumar sarkar, BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MOST. NURJAN KHATUN</b>
Age	:	21-05-1977 (40 Years)
Education, till to date	:	Class-v
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers & 04 Sisters
Address	:	Vill.Borochoygoti, P.O: BaghaP.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>MST. AKEJAN</b>
(iii) Husbands name	:	<b>MD. JONAF ALI</b>
(iv) GB member's info	:	Branch: Monigram , Centre # 30 (Female), Member ID:2255/5, Group No: 02 Member since: 03-08-2008 to 20-01-2014 (06Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 12,000, Outstanding loan: Nill
(v) Who pays GB loan installment	:	Mothers
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01756-349493
Family Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. AKEJAN** joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JOY GORU PALON KHAMAR</b>
Location	:	Chandipur Bagha,Rajshahi .
Total Investment in BDT	:	BDT-120,000/-
Financing	:	Self BDT 70,000/-(from existing business)58% Required Investment BDT 50,000/-(as equity) 42%
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 Sale.</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>

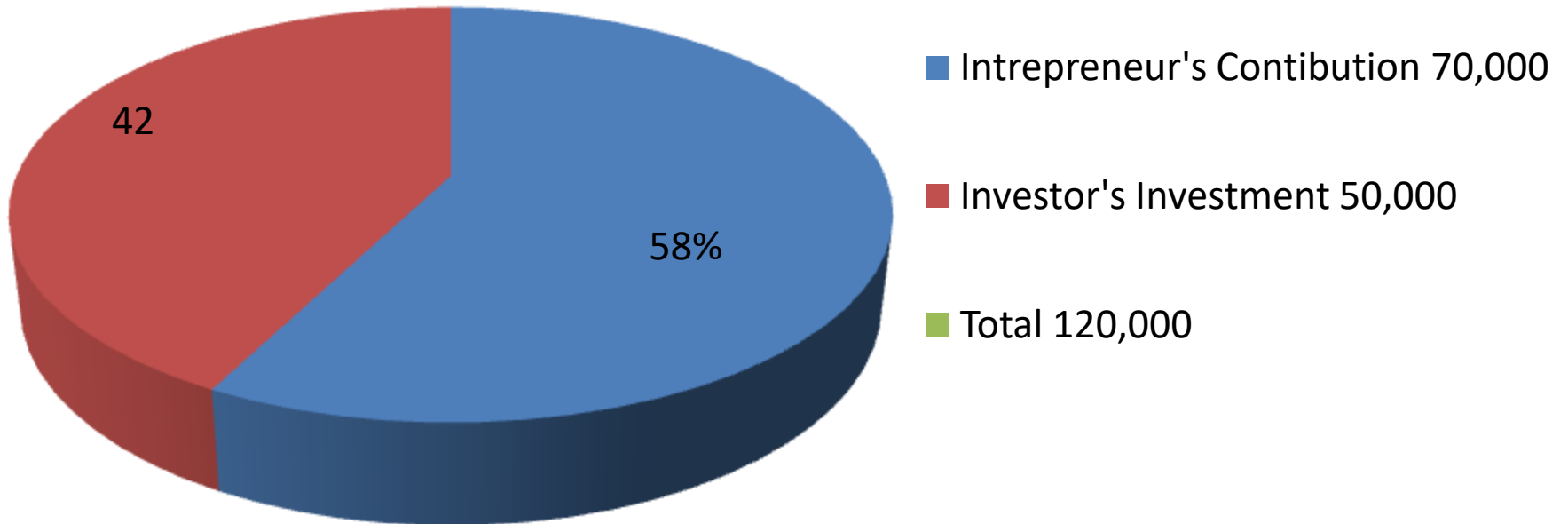
### Existing Business (BDT)

Particular	Daily	6 (Monthly)	Yearly
<b>Revenue (sales)</b>			
Ox Sale		100,000	200,000
<b>Total Sales (A)</b>		100,000	200,000
<b>Less. Variable Expense</b>			
Ox Sale		50,000	100,000
<b>Total variable Expense (B)</b>		50,000	100,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		50,000	100,000
<b>Less. Fixed Expense</b>			
Food		6,000	12,000
Electricity bill		0	0
Transportation		3,000	6,000
Salary (self)		24,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		600	1,200
<b>Total fixed Cost (D)</b>		<b>34,200</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>15,800</b>	<b>31,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (1)	50,000	50,000	100,000
Ox Small (1)	20,000	0	20,000
<b>Total</b>	<b>70,000</b>	<b>50,000</b>	<b>120,000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Ox sale		110,000	220,000	231,000	242,550
<b>Total Sales (A)</b>		110,000	220,000	231,000	242,550
<b>Less. Variable Expense</b>					
Ox sale		55,000	110,000	115,500	121,275
<b>Total variable Expense (B)</b>		55,000	110,000	115,500	121,275
<b>Contribution Margin (CM) [C=(A-B)]</b>		55,000	110,000	115,500	121,275
<b>Less. Fixed Expense</b>					
Food		6,000	12,000	13,000	13,500
Electricity bill		0	0	0	0
Transportation		3,000	6,000	7,000	7,500
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	1,200	1,200
Mobile bill		600	1,200	1,200	1,300
<b>Total Fixed Cost</b>		34,200	68,400	70,400	71,500
<b>Net Profit (E) [C-D]</b>		<b>20,800</b>	<b>41,600</b>	<b>45,100</b>	<b>49,775</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	41,600	45,100	49,775
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		21,600	46,700
	<b>Total Cash Inflow</b>	<b>91,600</b>	<b>66,700</b>	<b>96,475</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>21,600</b>	<b>46,700</b>	<b>76,475</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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

Pictures















গৃহ মালিকানা সনদ  
বাংলাদেশ সরকার  
স্থান: গাজীপুর জেলা  
খণ্ড: ১০০  
স্বত্বাধীকারীর নাম:   
তারিখ: ১৫/০৫/২০১৫  
স্বাক্ষর:   
স্বাক্ষর:   
স্বাক্ষর: