

Proposed NU Business Name: JEWEL GORUR KHAMAR

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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JUAEL RANA
Age	:	20-11-1987 (29 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 1 Sisters
Address	:	Vill: Dhopapara , P.O: Dhopapara ,P.S: Puthia 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	:	MST. JOSNA
(iii) Father's name	:	LATE. MOJAMMEL HOQUE
(iv) GB member's info	:	Branch: Zeupara ,Puthia , Centre # 26(Female), Member ID: 3089, Group:08 Member since: 2000 to (17 Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 12,470
(v) Who pays GB loan installment	:	Self
(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	:	05 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.	:	01722-045852
Wife's Contact No.	:	01782-943193
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JOSNA joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JUAEL GORUR KHAMAR
Location	:	Dhopapara, Puthia , Rajshahi .
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 270,000/-(from existing business) 84% Required Investment BDT 50,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; milk.▪Daily milk production is 12 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪The farm is owned.▪Agreed grace period is 3 months.

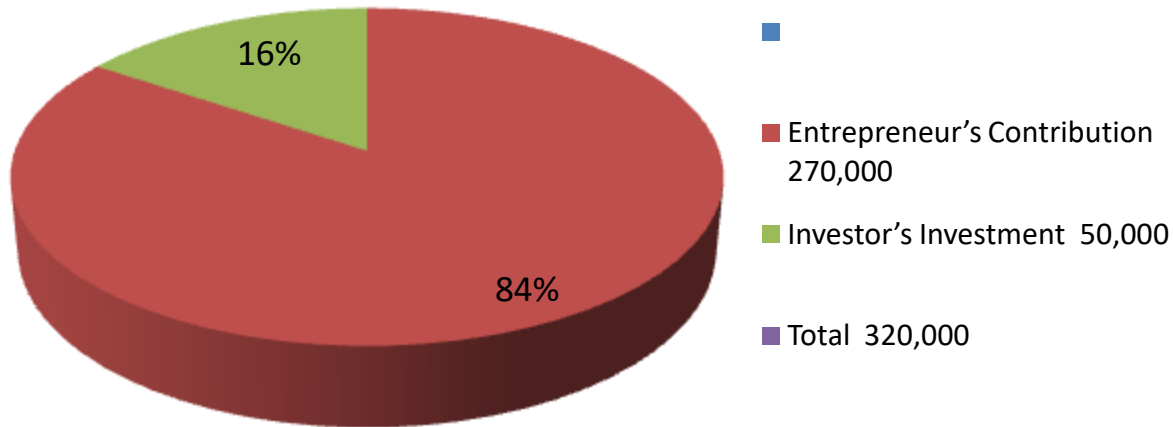
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (12 liter x50)	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Electricity		300	3,600
Transportation		200	2,400
Salary (self)		5,000	60,000
Straw, Bran, Medicine etc		7,000	84,000
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		12,800	153,600
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Milk cow (3x70,000)	210,000	50,000	260,000
Ox(2x30,000)	60,000	-	60,000
Total	270,000	50,000	320,000

Source of Finance



Financial Projection(BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Milk (14x50)	700	21,000	252,000	264,600	277,830
Total Sales (A)					
Less. Variable Expense	700	21,000	252,000	264,600	277,830
Total variable Expense (B)	-	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Electricity		300	3,600	3,600	3,600
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Straw, Bran, Medicine etc		8,000	96,000	100,800	105,840
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		200	2,400	2,400	2,400
Total Fixed Cost		13,800	165,600	170,400	175,440
Net Profit (E) [C-D]		7,200	86,400	94,200	102,390
Investment Payback			20,000	20,000	20,000

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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	86,400	94,200	102,390
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	66,400	74,200
	Total Cash Inflow	136,400	160,600	176,590
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	66,400	140,600	156,590

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures