

Proposed NU Business Name: UZZAL MOTCHO & DAIRY FIRM



Project identification and prepared by: Md. Mahabur Rahman
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.UZZAL MIA
Age	:	26-06-1989(28 Years)
Education, till to date	:	B.s.s
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	03Brothers
Address	:	Vill: Tarar vita P.O:D-Sonotia bazar P.S:JamalpurDist: Jamalpur.
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.Firoza Begum
(iii) Father's name	:	Md.Abdul Khalaq
(iv) GB member's info	:	Branch: Dignait, Centre # 25 (Female), Member ID: 3647, Group No: 10 Member since: 2008- raning(07Years) First loan: BDT 5000Taka.
Further Information:		Existing loan: ,135,00 Outstanding loan: 11,421
(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	:	08 years experience in running business. He has 05 year training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-152937
Family's Contact No.	:	01761-593705
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.FIROZA BEGUM Joined Grameen Bank Since 07 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	UZZAL MOTCHO & DAIRY FIRM
Location	:	Tararvita,Jamalpur.
Total Investment in BDT	:	BDT 220,000
Financing	:	Self BDT 160,000(from existing business) 73% Required Investment BDT 60,000(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	28 sotangso
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow,fishEtc.▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing 0 Employee.▪The Shop is own.▪Collects goods from Jamalpur.▪Agreed grace period is 3 months.

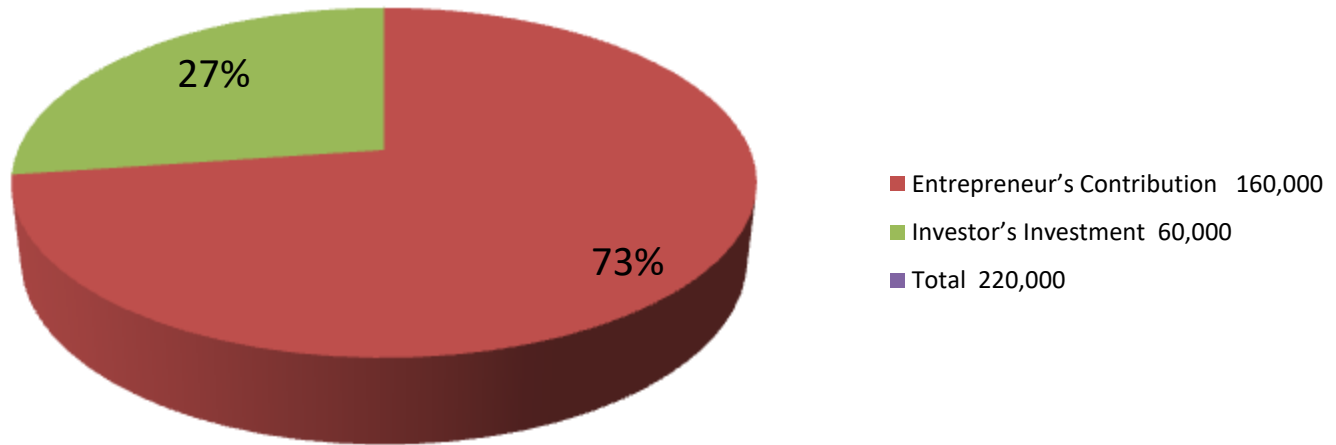
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
fish cow mill	2,000	60,000	720000
Total Sales (A)	2,000	60,000	720000
Less. Variable Expense			
fish cow mill	1,000	30,000	360000
	0	0	0
	0	0	0
Total variable Expense (B)	1,000	30,000	360000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360000
Less. Fixed Expense			
Rent		10000	120,000
Electricity bill		0	0
Transportation		0	0
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		15,200	182,400
Net Profit (E) [C-D]		14,800	177,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow fish	3p	40000	120,000			40,000	160,000
			40000			20,000	60,000
			0				
Total			160,000			60,000	220,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
fish, mill	2000	60000	720000	756000	793800
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
fish,	1000	30000	360000	378000	396900
Total Variable Expense	1000	30000	360000	378000	396900
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		5000	60000	60000	60000
Electric Bill		0	0	0	0
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		10800	129600	126300	126615
Net Profit (E)= [C-D]		19200	230400	241920	254016
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	230,400	241920	254016
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		206400	424320
	Total Cash Inflow	290,400	448,320	678,336
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	206,400	424,320	654,336

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

