


# Proposed NU Business Name: **JUYEL GORUR KHAMAR**

 নং: মোহনপুর ইউনিয়ন পরিষদ  
গোদাগাড়ী, রাজশাহী  
ব্যবসা বাণিজ্যের লাইসেন্স  
ইউঃ পঃ ৭নং ক্রম (১২ (১) নং বিধান দ্রষ্টব্য) তারিখ: ১৯/০৫/১৭

নং- 1353

দোকান/প্রতিষ্ঠানের নাম ..... জুয়েল গরুর খামার

লাইসেন্স প্রাপকের নাম ..... মো: জুয়েল হোসেন

পিতা / স্বামীর নাম ..... মো: জুয়েল হোসেন

ঠিকানা ..... জুয়েল

ডাকঘর ..... মনিরুল হোসেন

বাবসার স্থান ..... গোদাগাড়ী

অত্র ইউনিয়নের আওতাধীনে ও বাহিরে ..... ০২/১০/১৭

এক বৎসর কাল হিসাবে তাহার ..... ১৯/০৫/১৭

ব্যবসা চালাইয়া যাওয়ার জন্য তৎকর্তৃক : ৩০০ টাকা ।

(কথায়) ..... ৩০০ টাকা মাত্র ।

প্রদত্ত হওয়ায় তাহাকে এই লাইসেন্স প্রদান করা হইল ।

১৯/০৫/১৭

Project identification and prepared by: MD. LOKMAN HAKIM  
Godagari Unit , Rajshahi

Project verified by: MD.LOKMAN HAKIM



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

Name	:	<b>MD. JUYEL ALI</b>
Age	:	08/07/1983(34Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 SON 1 Daughter
No. of siblings:	:	4 Sister
Address	:	Vill: Vushna,P.O: Lolitnogor,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	:	<b>MST. AYESHA</b>
(iii) Father's name	:	<b>MD. TOIMUR ALI</b>
(iv) GB member's info	:	Branch: Badhair,Tanor,Centre #47(Female), Member ID: 3948/3, Group No:03 Member since:01/01/2015 First loan: BDT -15000
Further Information:		Existing Loan: BDT 22000, Outstanding loan:13706
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Troli Driver
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01713727522
Father's Contact No.	:	01790960782
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. AYESHA** joined Grameen Bank since 03 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

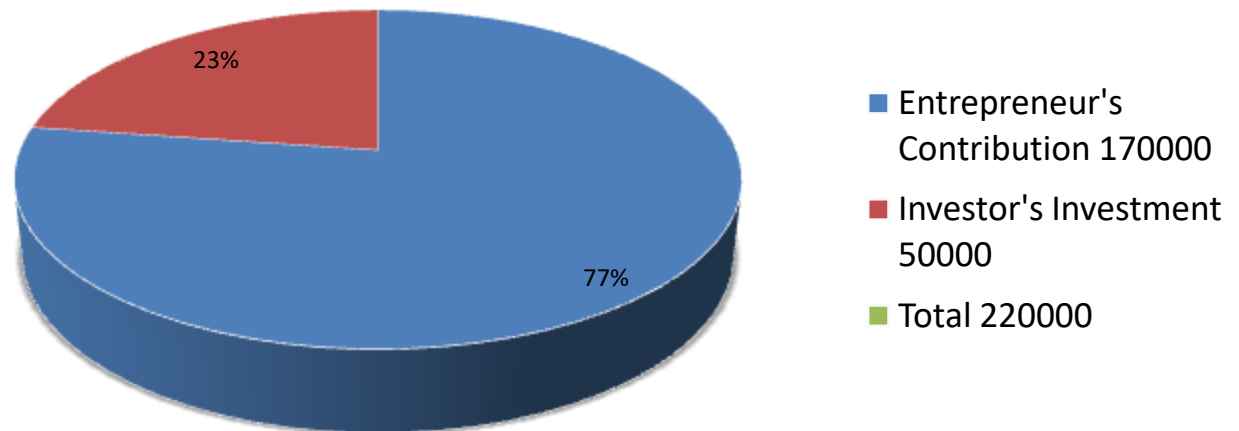
Business Name	:	<b>JUYEL GORUR KHAMAR</b>
Location	:	Vushna, Lolitnogor,Godagari, Rajshahi
Total Investment in BDT	:	BDT 220000/-
Financing	:	Self BDT 170000/-(from existing business) 77% Required Investment BDT 50,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 8ft= 80 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; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
<b>Revenue(Sales)</b>			
Cow Sales		90000	360000
<b>Total Sales(A)</b>		90000	360000
<b>Less. Variable Expense</b>			
Cow		52500	210000
<b>Total Variable Expense (B)</b>		52500	210000
<b>Contribution Margin(CM) [C=(A-B)]</b>		37500	150000
<b>Less. Fixed Expense</b>			
Rent	0	0	0
Electricity Bill	200	600	2400
Transportation	200	600	2400
Salary (self)	5000	15000	60000
Salary (staff)	0	0	0
Mobile Bill	100	300	1200
Food	2000	6000	24000
Medicine	0	0	0
Bank Charge	0	0	0
<b>Total Fixed Cost (D)</b>	7500	22500	90000
<b>Net Profit (E) [C-D]</b>		15000	60000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Cow	170000	40000	210000
Food	0	10000	10000
	0	0	0
<b>Total</b>	170000	50000	220000

## Source of Finance



## Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Cow Sales	120000	240000	480000	504000	529200
<b>Total Sales (A)</b>	120000	240000	480000	504000	529200
Less. Variable Expense					
cow	77500	155000	310000	325500	341775
<b>Total Variable Expense (B)</b>	77500	155000	310000	325500	341775
<b>Contribution Margin (CM) [C=(A-B)]</b>	42500	85000	170000	178500	187425
Less. Fixed Expense					
Rent	0	0	0	0	0
Electricity Bill	600	1200	2400	2600	2800
Transportation	600	1200	2400	2700	3000
Salary (self)	15000	30000	60000	60000	60000
Salary (staff)	0	0	0	0	0
Mobile Bill	300	600	1200	1200	1200
Food	6000	12000	24000	24500	25000
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
<b>Total Fixed Cost (D)</b>	22500	45000	90000	91000	92000
<b>Net Profit (E) [C-D]</b>	20000	40000	80000	87500	95425
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl#</b>	<b>Particulars</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	80000	87500	95425
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		60000	127500
	Total Cash Inflow	130000	147500	222925
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	<b>Net Cash Surplus</b>	60000	127500	202925

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Vushna,  
Lolitnogor,Godagari. Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# Family picture

