



Proposed NU Business Name : **Garu Motatajoron**

Business Category : **Fisheries & Animal Husbandry ,
Dairy Farm**



Business Proposal Identified & Prepared by : **Md. Sohel Mia, Unit Incharge Rajshahi sodor ,
Rajshahi,Zone 01.**

Business Proposal Verified by : **Md. Sohel Mia**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: MD.KULSUM BEGUM Vill: Kaipukuria, Union: Parila, District: Rajshahi
Age	: 32 years
Marital Status	: Married
Children	: No childrens
No. of siblings	: 1 (One) Brother and 2 (Two) Sisters
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: MST.FATAMA BIBI
(iii) Father's name	: LATE.MOSAHER
(iv) GB member's info	: Branch: Parila Paba, Rajshahi, Centre # 31 Loan no.: 11847, Member since 01 May 2007 Existing loan: Tk. 30,000 Outstanding loan: Tk. 2,803
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Brother
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	JSC/Eight Pass(1 to 8 Pass)
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Small/Large Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 5 (Five) year(s) of experience in running his own business. He started the business with BDT 50,000 (Fifty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Mother's occupation: Small/Large Businessman
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01725873243
NU's NID/Birth Certificate No.	:	8117287442523
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- MST.FATAMA BIBI is a GB member since 01 May 2007, at first she took GB loan BDT 5,000 (Five Thousand).
- Gradually she took GB loan several times and utilized it for Household, Farming.
- Finally GB loan helped her to improve Buy land, Repair of houses.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Garu Motatajakoron</i>
Address/ Location	:	koypokoria,pava,Rajshahi
Total Investment Required in BDT	:	Tk. 350,000
Financing	:	Self Tk. 300,000 Required Investment Tk. 50,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 45%
(ii) Estimated % of proposed gross profit margin	:	From Product 45%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	67,067	1,877,876	22,534,512
Total Sales/commission (A)	67,067	1,877,876	22,534,512
Less: Cost of Sales			
Cost of Product(s)	60,080	1,682,240	20,186,880
Total Cost of Sales and Services (B)	60,080	1,682,240	20,186,880
Gross Profit (C) [C=(A-B)]	6,987	195,636	2,347,632
Less: Operating Cost			
Electricity Bill		300	3,600
Transportation Expense		300	3,600
Mobile Bill		300	3,600
Present salary (Entrepreneur)		5,000	60,000
ENTERTAINEMENT		200	2,400
Non Cash Item			
Deprecation Expenses		1,167	14,000
Total Operating Cost (D)		7,267	87,200
Net Profit (C-D)		188,369	2,260,432

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
	Investment in products (Cow etc.)		50,000	50,000
Investment in Machinaries (Cow, Ox etc.)		280,000		280,000
Cash in hand		20,000		20,000
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		300,000	50,000	350,000

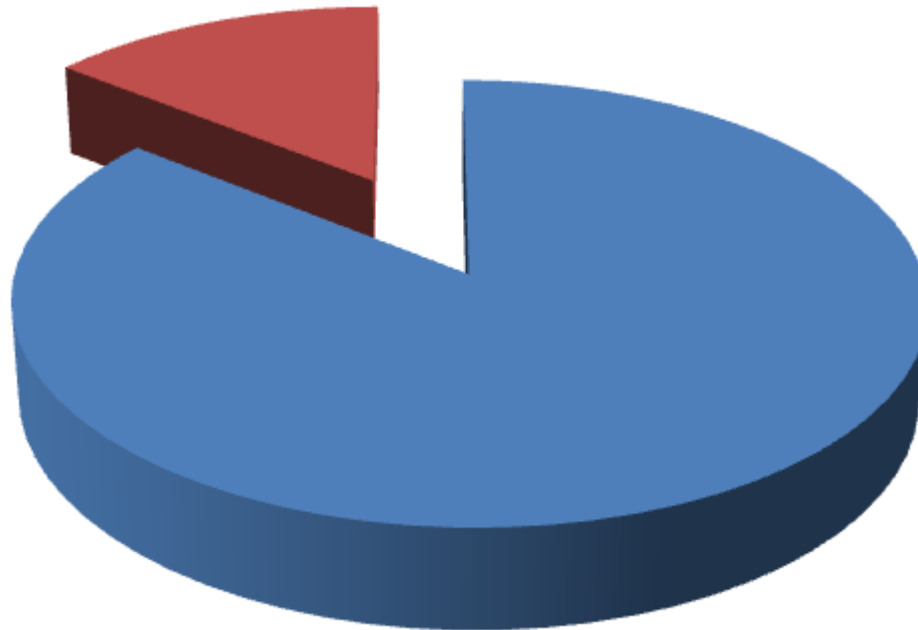
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 300,000 (85%)

■ GSSB's Investment BDT 50,000 (15%)

■ Total Capital BDT 350,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	3,238	90,664	1,087,968	3,562	99,736	1,196,832	3,918	109,704	1,316,448
Total Sales/commission (A)	3,238	90,664	1,087,968	3,562	99,736	1,196,832	3,918	109,704	1,316,448
Less: Cost of Sales									
Estimated cost of Product(s)	2,564	71,792	861,504	2,820	78,960	947,520	3,102	86,856	1,042,272
Est. Total Cost of Sales and Services (B)	2,564	71,792	861,504	2,820	78,960	947,520	3,102	86,856	1,042,272
Gross Profit (C) [C=(A-B)]	674	18,872	226,464	742	20,776	249,312	816	22,848	274,176
Less: Operating Cost									
Electricity Bill		300	3,600		330	3,960		363	4,356
Mobile Bill		300	3,600		330	3,960		363	4,356
Transportation Expense		300	3,600		330	3,960		363	4,356
Entertainment Expenses		200	2,400		220	2,640		242	2,904
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Others		500	6,000		550	6,600		605	7,260
Ownership Transfer Fee		312	2,496		312	3,744		312	3,760
Non Cash Item									
Depriciation Expenses		1,167	14,000		1,167	14,000		1,167	14,004
Total Operating Cost (D)		8,079	95,696		8,739	104,864		9,465	113,596
Net Profit (C-D)		10,793	130,768		12,037	144,448		13,383	160,580
Retained Income			130,768			275,216			435,796

Notes: 1. Agreed grace period: Four months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	50000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	133264	148124	164333
1.3	Depreciation Expense	14000	14000	14004
1.4	Opening Balance of Cash Surplus	20000	152264	291888
	Total Cash Inflow	217264	314388	470225
2.0	Cash Outflow			
2.1	Product Purchase	50000		
2.2	Investment Payback Including Ownership Transfer Fee	15000	22500	22500
	Total Cash Outflow	65000	22500	22500
3.0	Total Cash Surplus	152264	291888	447725

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (5 Years)

WEAKNESS

OPPORTUNITIES

THREATS

Pictures







৯নং পারিলা ইউনিয়ন পরিষদ

সভাকক্ষর : হাট সোনাখাতি, উপজেলা : পলা, জেলা : বাগশহী

ট্রেড লাইসেন্স (ব্যবসার ছাড়পত্র)

বই নং-

বই নং : ১০১ ১- ১০১৬

লাইসেন্স নং : ১০১

তারিখ : ১১/১১/১১

লাইসেন্স ধারীর নাম : মোঃ সুলতানুল কাদের

পিতা/স্বামীর নাম : মোঃ সুলতানুল কাদের

জন্ম/মৃত্যু : ১০/১১/১১ তারিখ : ০৫

উপজেলা : পলা হাট, এম.পি. মহিষা/বেহালিয়া, জেলা : বাগশহী

ধর্ম/বর্ণ : মুসলিম

বাস : ১১/১১/১১

উপজেলা : পলা হাট, এম.পি. মহিষা / বেহালিয়া, জেলা : বাগশহী

শেখার খণ্ড (ব্যবসা) : মুসলিম

লাইসেন্স কি প্রকারের পরিচালনা : ১০১/১১/১১

ফি : ১০১/১১/১১

ব্যবসা/কৃষিক্ষেত্র : ১০১/১১/১১

লাইসেন্স প্রদান করা হল : লাইসেন্স এর মেয়াদ : ০১/১১/১১

তারিখ : ০১/১১/১১

১১/১১/১১
উপজেলা পরিষদ
পলা হাট, পলা
জেলা : বাগশহী

