

Proposed NU Business Name

Business Category

Rejaul gorur khamar

: Fisheries & Animal Husbandry ,

Cow Fattening



Business Proposal Identified & Prepared by

: Kabir Raksum, Unit Incharge Taherpur, Rajshahi,Zone 01.

: Kabir Raksum

Business Proposal Verified by

BRIEF BIO OF TH		PROPOSED NOBIN UDYOKTA				
Name and address	:	Md.Rejaul				
		Vill: Pampara, Union: Silmaria, District: Rajshahi				
Age	:	21 years				
Marital Status	:	Married				
Children	:	No childrens				
No. of siblings	:	3 (Three) Brothers				
Parent's and GB related Info:						
(i) Who is GB member	:	Mother				
(ii) Mother's name	:	Mst. Firoja				
(iii) Father's name	:	Md. Abed				
(iv) GB member's info	:	Branch: Shilmaria Puthia, Putia, Centre # 33				
		Loan no.: 8922/2, Member since 08 April 2018				
		Existing loan: Tk. 20,000				
		Outstanding loan: Tk. 18,680				
Further Information:						
(v) Who pays GB loan installment	:	Entrepreneur's Father				
(vi) Mobile lady	:	No				
(vii) Grameen Education Loan	:	N/A				
(viii) Any other loan	<u>:</u>	N/A				

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

Education, till to date	:	Higher Secondary Certificate
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 3 (Three) year(s) of experience in running his own business. He started the business with BDT 100,000 (One Lac)
Other Own/Family Sources of	:	Father's occupation: Farmer
Income		Mother's occupation: Housewife
		Developments from entrepreneur's current business are Land Purchase etc.
Other Own/Family Sources of Liabilities		N/A
NU's Contact No.	:	01716359347, 01799668353
NU's NID/Birth Certificate No.	:	19968118281000071
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

■ Mst. Firoja is a GB member since 08 April 2018, at first she took GB loan BDT 5,000 (Five Thousand).

#### PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rejaul gorur khamar
Address/ Location		pompara,puthia, rajshahi
Total Investment Required in BDT	:	Tk. 180,000
Financing	:	Self Tk. 80,000
		Required Investment Tk. 100,000
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 35%
(ii) Estimated % of proposed gross profit margin	:	From Product 35%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

#### INFO ON EXISTING BUSINESS OPERATIONS

Doutionland	Portioulare		EB(BDT)			
Particulars Particulars		Daily	Monthly	Yearly		
Sales income from Product(s)		30,000	900,000	10,800,000		
Total Sales/commission (A)		30,000	900,000	10,800,000		
Less: Cost of Sales						
Cost of Product(s)		19,500	585,000	7,020,000		
Total Cost of Sales and Services (B)		19,500	585,000	7,020,000		
Gross Profit (C) [C=(A-B)]		10,500	315,000	3,780,000		
Less: Operating Cost						
Food Cost			1,300	15,600		
Mobile Bill			200	2,400		
Present salary (Entrepreneur)			5,000	60,000		
Transportation Expense			500	6,000		
Non Cash Item						
Deprecation Expenses			67	800		
Total Operating Cost (D)			7,067	84,800		
Net Profit (C-D)			307,933	3,695,200		

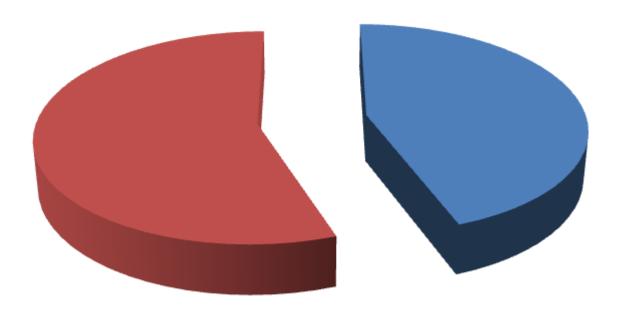
#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Total		
Existing	Proposed	Business (BDT)	(BDT)	(BDT)	
Investment in Machinaries (Cow etc.)	Investment in Machinaries (Cow etc.)	80,000	50,000	130,000	
Cash in hand		0		0	
Bank Balance		0		0	
Advance		0		0	
Debtors		0		0	
Creditors		(0)		(0)	
Other Arrear Expense		(0)		(0)	
Total (	Capital	80,000	100,000	180,000	

#### **SOURCE OF FINANCE**

- **■** Entrepreneur's Contribution BDT 80,000 (44%)
- **■** GSSB's Investment BDT 100,000 (56%)
- Total Capital BDT 180,000

**Amount (BDT)** 



#### FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars —		Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
		Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Estimated sales income from Product(s)	1,222	36,660	439,920	1,344	40,320	483,840	1,478	44,340	532,080	
Total Sales/commission (A)	1,222	36,660	439,920	1,344	40,320	483,840	1,478	44,340	532,080	
Less: Cost of Sales										
Estimated cost of Product(s)	794	23,820	285,840	873	26,190	314,280	960	28,800	345,600	
Est. Total Cost of Sales and Services (B)	794	23,820	285,840	873	26,190	314,280	960	28,800	345,600	
Gross Profit (C) [C=(A-B)]	428	12,840	154,080	471	14,130	169,560	518	15,540	186,480	
Less: Operating Cost										
Food Cost		1,500	18,000		1,650	19,800		1,815	21,780	
Mobile Bill		300	3,600		330	3,960		363	4,356	
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600	
Transportation Expense		500	6,000		550	6,600		605	7,260	
Ownership Transfer Fee		606	5,454		606	7,272		606	7,274	
Non Cash Item										
Depriciation Expenses		108	1,300		108	1,300		108	1,296	
Total Operating Cost (D)		8,014	94,354		8,744	104,932		9,547	114,566	
Net Profit (C-D)		4,826	59,726		5,386	64,628		5,993	71,914	
Retained Income	59,726		59,726	124,354			196,268			

Notes: 1. Agreed grace period: Three 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	100000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	65180	71972	79411
1.3	Depreciation Expense	1300	1300	1296
1.4	Opening Balance of Cash Surplus	0	33756	63396
	Total Cash Inflow	166480	107028	144103
2.0	Cash Outflow			
2.1	Product Purchase	100000		
2.2	Investment Payback Including Ownership Transfer Fee	32724	43632	43644
	Total Cash Outflow	132724	43632	43644
3.0	Total Cash Surplus	33756	63396	100459

#### **SWOT ANALYSIS**

### Strength

WEAKNESS

Present employment:

Self: 1, Family: 0

Others (beyond family): 0

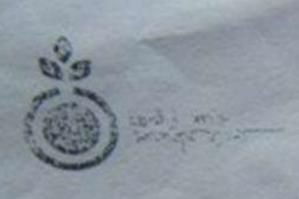
Future employment: 0

- Trade License in his own name
- Skilled and working experiences (3 Years)

**O**PPORTUNITIES

THREAT

## Pictures



# গ্রামীণ শক্তি সামাজিক ব্যব

প্রতাবিত নুবীন উদ্যোক্তা প্রকল্পের ए जार्थे जार्यक (व्रवश्ये प्रकार) श्रेक्ट्र यहार श्रेष्टा वर्षात् वर्यात्

शकिल जीयन वृद्धाल

कार्या डाहियः 04-07-1996 कारीय भहि



