



*Proposed NU Business Name* : **Rejaul gorur khamar**

*Business Category* : **Fisheries & Animal Husbandry ,  
Cow Fattening**



*Business Proposal Identified & Prepared by* : **Kabir Raksum, Unit Incharge Taherpur ,  
Rajshahi,Zone 01.**

*Business Proposal Verified by* : **Kabir Raksum**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	: <b>Md.Rejaul</b> 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	: 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 Income	:	Father's occupation: Farmer 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	:	<b><i>Rejaul gorur khamar</i></b>
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*

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

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars of products</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
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)
<b>Total Capital</b>		<b>80,000</b>	<b>100,000</b>	<b>180,000</b>

# *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)		
	Daily	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
<b>Total Sales/commission (A)</b>	<b>1,222</b>	<b>36,660</b>	<b>439,920</b>	<b>1,344</b>	<b>40,320</b>	<b>483,840</b>	<b>1,478</b>	<b>44,340</b>	<b>532,080</b>
<b>Less: Cost of Sales</b>									
Estimated cost of Product(s)	794	23,820	285,840	873	26,190	314,280	960	28,800	345,600
<b>Est. Total Cost of Sales and Services (B)</b>	<b>794</b>	<b>23,820</b>	<b>285,840</b>	<b>873</b>	<b>26,190</b>	<b>314,280</b>	<b>960</b>	<b>28,800</b>	<b>345,600</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>428</b>	<b>12,840</b>	<b>154,080</b>	<b>471</b>	<b>14,130</b>	<b>169,560</b>	<b>518</b>	<b>15,540</b>	<b>186,480</b>
<b>Less: Operating Cost</b>									
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
<b>Non Cash Item</b>									
Depriciation Expenses		108	1,300		108	1,300		108	1,296
<b>Total Operating Cost (D)</b>		<b>8,014</b>	<b>94,354</b>		<b>8,744</b>	<b>104,932</b>		<b>9,547</b>	<b>114,566</b>
<b>Net Profit (C-D)</b>		<b>4,826</b>	<b>59,726</b>		<b>5,386</b>	<b>64,628</b>		<b>5,993</b>	<b>71,914</b>
<b>Retained Income</b>			<b>59,726</b>			<b>124,354</b>			<b>196,268</b>

**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.)***

<b>SL#</b>	<b>Particular</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
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
	<b>Total Cash Inflow</b>	<b>166480</b>	<b>107028</b>	<b>144103</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100000		
2.2	Investment Payback Including Ownership Transfer Fee	32724	43632	43644
	<b>Total Cash Outflow</b>	<b>132724</b>	<b>43632</b>	<b>43644</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>33756</b>	<b>63396</b>	<b>100459</b>

# SWOT ANALYSIS

## **S**TRENGTH

- 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)

## **W**EAKNESS

## **O**PPORTUNITIES

## **T**HREATS

Pictures



১৯৭১ সাল  
সংস্করণ

# গ্রামীণ শক্তি সামাজিক ব্যবস্থা

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের ত

~~সকল কর্মসূচির~~ বেঙ্গল গার্লস সোসাইটি

প্রকল্প প্রস্তাব গ্রহণের তারিখ

তাহের পুর, বাজুকাহী

শক্তিগত জীবন বৃত্তান্ত:

বেঙ্গল গার্লস সোসাইটি

জন্ম তারিখ: ০৫-০৭-১৯৭৬

জাতীয় পরিচয়পত্র



