

Proposed NU Business Name: **JAHANGIR GORUR KHAMAR**



Project identification and prepared by: Md Lokman Hakim,
Godagari Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JAHANGIR ALAM
Age	:	24-03-1987 (29 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brother & 4 Sisters
Address	:	Vill: Borogaci, P.O: Vatopara, 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	:	MOST. KHALEDA BEGUM
(iii) Father's name	:	MD SANAULLAH
(iv) GB member's info	:	Branch: Matikata Godagari, Centre # 52 (Female), Member ID: 4664/1, Group No: 05 Member since: 17-04- 2013 (04 Years) First loan: BDT 4,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: 6,800/-
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-241330
Family's Contact No.	:	01723-673561
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. KHALEDA BEGUM joined Grameen Bank since 05 years ago. At first She took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	JAHANGIR GORUR KHAMAR
Location	:	Borogaci, Godagari, Rajshahi
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft = 200 square ft
Implementation	:	<ul style="list-style-type: none">▪He has three ox in his farm▪The business is operating by entrepreneur himself. Existing no employee.▪The farm is owned.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

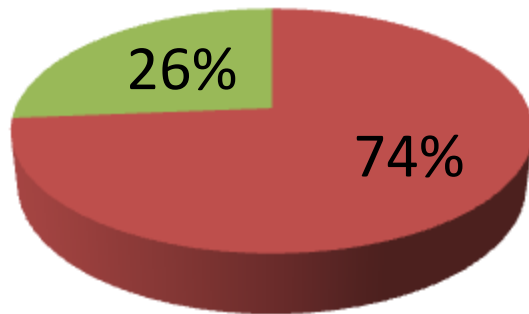
Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Cow	65,000	260,000
Total Sales (A)	65,000	260,000
Less. Variable Expense		
Feed	12,000	48,000
Total variable Expense (B)	12,000	48,000
Contribution Margin (CM) [C=(A-B)]	53,000	212,000
Less. Fixed Expense		
Electricity Bill	900	3,600
Mobile Bill	600	2,400
Salary (self)	15,000	60,000
Transportation	3,000	12,000
Total fixed Cost (D)	19,500	78,000
Net Profit (E) [C-D]	33,500	134,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ox	1	60000	60,000	2	25000	50,000	110,000
Ox calf	2	40000	80,000	0	0	0	80,000
Total	3		140,000	2		50,000	190,000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 50,000
- Total 190,000

Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cow	95,000	380,000	399,000	418,950
Total Sales (A)	95,000	380,000	399,000	418,950
Less. Variable Expense				
Feed	15,000	60,000	63,000	66,150
Total variable Expense (B)	15,000	60,000	63,000	66,150
Contribution Margin (CM) [C=(A-B)]	80,000	320,000	336,000	352,800
Less. Fixed Expense				
Electricity Bill	900	3,600	4,000	4,500
Mobile Bill	900	3,600	4,000	4,500
Salary (self)	15,000	60,000	60,000	60,000
Transportation	4,000	16,000	18,000	20,000
Total Fixed Cost	20,800	83,200	86,000	89,000
Net Profit (E) [C-D]	59,200	236,800	250,000	263,800
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	236,800	250,000	263,800
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		216,800	446,800
	Total Cash Inflow	286,800	466,800	710,600
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	216,800	446,800	690,600

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures







FAMILY PICTURE

