

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



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Puthia Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. UJJOL HOWLADAR
Age	:	20-11-1998 (18 Years)
Education, till to date	:	BA running
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brother & 1 Sisters
Address	:	Vill: Mollapara, P.O: Shatbaria, P.S: Puthia , 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. HASINA BEGUM
(iii) Father's name	:	MD. SIRAZUL ISLAM
(iv) GB member's info	:	Branch: Shilmaria, Puthia ,Centre # 97(Female), Member ID: 8618, Group No: 08 Member since: 2000 to (17Years) First loan: BDT 4,000/-
Further Information:		Existing Loan: BDT 10,000/-, Outstanding loan: 6,140/-
(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.	:	01764-615232
Father's Contact No.	:	01761-322700
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HASINA BEGUM joined Grameen Bank since 17 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	:	UJJOL GORUR KHAMAR
Location	:	Mollapara, Puthai , Rajshahi.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 10 ft = 100 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two ox in his farm▪The business is operating by entrepreneur himself. Existing no employee.▪The farm is owned.▪Collects goods from Mollapara .▪Agreed grace period is 3 months.

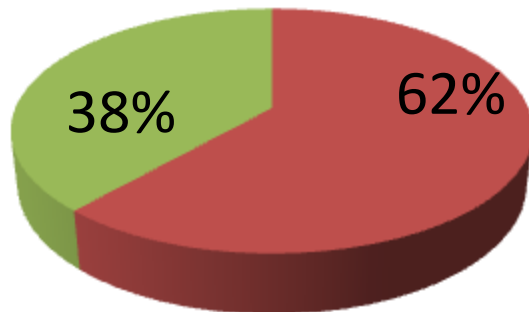
Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Ox	60,000	240,000
Total Sales (A)	60,000	240,000
Less. Variable Expense		
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	60,000	240,000
Less. Fixed Expense		
Electricity Bill	300	1,200
Transportation	600	2,400
Salary (self)	12,000	48,000
Straw, Bran, Medicine etc	6,000	24,000
Mobile Bill	600	2,400
Bank Charge	300	1,200
Total fixed Cost (D)	19,800	79,200
Net Profit (E) [C-D]	40,200	160,800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ox	2	40000	80,000	1	50,000	50,000	50,000
Total	2	40,000	80,000	1	50,000	50,000	130,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Ox	80,000	320,000	336,000	352,800
Total Sales (A)	80,000	320,000	336,000	352,800
Less. Variable Expense				
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	80,000	320,000	336,000	352,800
Less. Fixed Expense				
Electricity Bill	300	1,200	1,200	1,200
Transportation	600	2,400	2,400	2,400
Salary (self)	12,000	48,000	48,000	48,000
Straw, Bran, Medicine etc	9,000	36,000	37,800	39,690
Mobile Bill	600	2,400	2,400	2,400
Bank Charge	300	1,200	1,200	1,200
Total Fixed Cost	22,800	91,200	93,000	94,890
Net Profit (E) [C-D]	57,200	228,800	243,000	257,910
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	228,800	243,000	257,910
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	208,800	223,000
	Total Cash Inflow	278,800	451,800	480,910
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	208,800	431,800	460,910

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 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





Finsih
Kare
AN BAO



Finish
AN BAC



Finish
Care
LAN BAO



राष्ट्रीय बालक
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