

Proposed NU Business Name: **Juai Joti Murgi Becha Kina Ghore**



Project identification and prepared by: Md. Saidullah,
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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.JOHURUL ISLAM
Age	:	11-09-1988(28 Years)
Education, till to date	:	EIGHT
Marital status	:	Married
Children	:	02 Duaghter
No. of siblings:	:	03 Sisters
Address	:	Vill: Narhotto Saheb Para P.O: Narhotto, Thana:Kahalu. Dist:Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE, BULI BIBI
(iii) Father's name	:	MD. DUDU MIA
(iv) GB member's info	:	Branch: Narhotto Kahalu , Centre # 07(Female), Member ID:2013/3 Group No: 03 Member since: 19-03-1998 -2008(08Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 15,000, Outstanding loan: BDT: Nil
(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	:	12 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-398541
Mother's Contact No.	:	01915-461069
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BULI BIBI joined Grameen Bank since 19 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Juai Joti Murgi Becha Kina Ghore
Location	:	Dorgarhat, Kahalu, Bogra
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/--(from existing business) 65% Required Investment BDT 50,000/--(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Poultry Hen, etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Kahalu, Bogra.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Long cloth,Panjabi cloth,Bed sheet etc	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
Long cloth,Panjabi cloth,Bed sheet etc	4,500	135000	1620000
Total variable Expense (B)	4,500	135000	1620000
Contribution Margin (CM) [C=(A-B)	500	15000	180000
Less Variable Expense			
Electricity bill		500	6000
Transportation		2000	24000
Salary (self)		5000	60000
Entertainment		500	6000
Mobile bill		500	6000
Guard		300	3600
Total fixed cost (D)		8,800	105600
Net Profit (E)= [C-D]		6,200	74400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Poultry Hen	144	140	20160	250	140	35000	55160
Wood	43	700	30100	22	700	15400	45500
Total	187	0	50,000	272	0	50,000	100,000

Source of Finance



■ Entrepreneur's Contribution 50,000

■ Investor's Investment 50,000

■ Total 100,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	7,000	210000	2520000	2646000	2778300
Total Sales (A)	7,000	210000	2520000	2646000	2778300
Less Variable Expense		0	0	0	0
	6,300	189000	2268000	2381400	2500470
Total variable Expense (B)	6,300	189000	2268000	2381400	2500470
Contribution Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Variable Expense			0	0	0
Electricity bill		600	7200	7560	7938
Transportation		2200	26400	27720	29106
Salary (self)		5000	60000	63000	66150
Salary(Staff)		3,000	36000	37800	39690
Guard		300	3600	3780	3969
Entertainment		700	8400	8820	9261
Mobile bill		600	7200	7560	7938
Total fixed cost (D)		12,400	148800	156240	164052
Net Profit (E)= [C-D]		8,600	103200	108360	113778
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

SR#	<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	103200	108360	113778
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		83,200	171,560
	Total Cash Inflow	153,200	191560	285338
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	83,200	171560	265338

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dorgarhat, Kahalu, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

