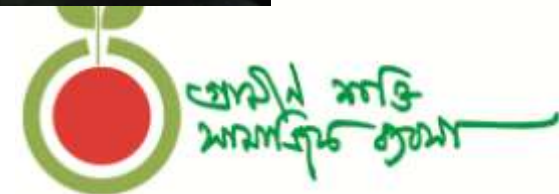


Proposed NU Business Name: JAVED GORUR KHAMAR



Project identification and prepared by: Md. Sahjamal Sirazi ,
Puthia Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAVED MOLLA
Age	:	11-05-1988 (29 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brother
Address	:	Vill: Mohonpur , P.O: Dhopapara , 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. ROSHIDA BEGUM
(iii) Father's name	:	LATE. MONIR
(iv) GB member's info	:	Branch: Zeupara ,Puthia ,Centre # 28 (Female), Member ID: 3259/2, Group No: 03 Member since: 2008 to (09Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 5,000/- Outstanding loan: 4,450
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-857169
Wife 's Contact No.	:	01728-403175
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ROSHIDA BEGUM joined Grameen Bank since 09 years ago. At first She took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	JAVED GORUR KHAMAR
Location	:	Mohonpur ,Dhopapara , Puthia , Rajshahi.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08ft x 10 ft = 80 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 Puthia .▪Agreed grace period is 3 months.

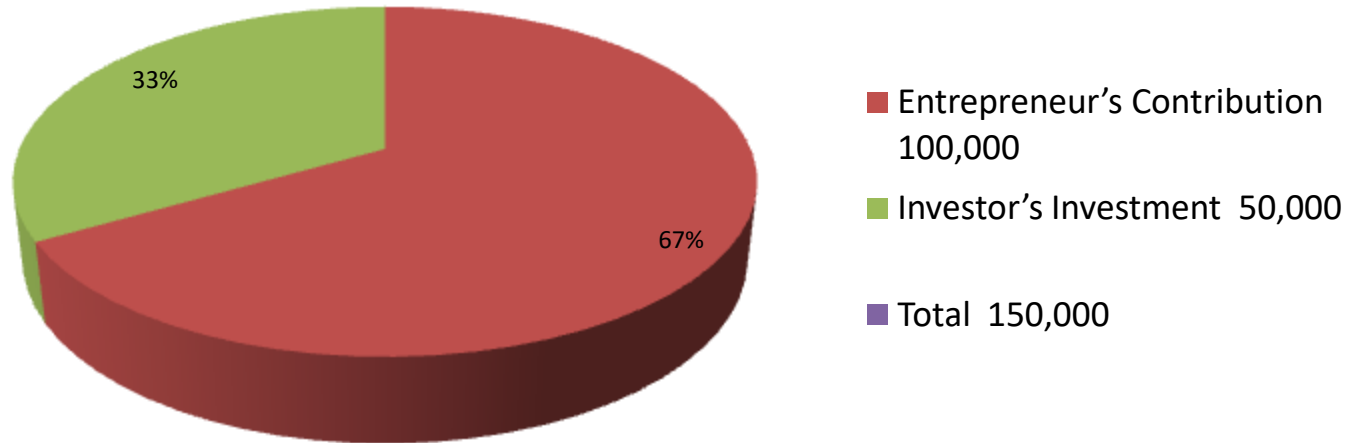
Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Ox	50,000	200,000
Total Sales (A)	50,000	200,000
Less. Variable Expense		
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	50,000	200,000
Less. Fixed Expense		
Electricity Bill	600	2,400
Salary (self)	15,000	60,000
Straw, Bran, Medicine etc	9,000	36,000
Mobile Bill	900	3,600
Total fixed Cost (D)	25,500	102,000
Net Profit (E) [C-D]	24,500	98,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x50,000)	100,000	50,000	150,000
Total	100,000	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Ox	60,000	240,000	252,000	264,600
Total Sales (A)	60,000	240,000	252,000	264,600
Less. Variable Expense				
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	60,000	240,000	252,000	264,600
Less. Fixed Expense				
Electricity Bill	600	2,400	2,400	2,400
Salary (self)	15,000	60,000	60,000	60,000
Straw, Bran, Medicine etc	12,000	48,000	50,400	52,920
Mobile Bill	900	3,600	3,600	3,600
Total Fixed Cost	28,500	114,000	116,400	118,920
Net Profit (E) [C-D]	31,500	126,000	135,600	145,680
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	126,000	135,600	145,680
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	106,000	115,600
	Total Cash Inflow	176,000	241,600	261,280
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	106,000	221,600	241,280

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







Family picture

