

## Proposed NU Business Name: **JULFIKAR GORUR KHAMAR**



Project identification and prepared by: MD. RABIUL ISLAM  
Godagari Unit , Rajshahi

Project verified by: MD. MIJANUR RAHMAN



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. JULFIKAR ALI</b>
Age	:	18/07/1986(31Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	3 SON
No. of siblings:	:	3 Brother 2 Sister
Address	:	Vill: Horishonkorpur,P.O: Pirijpur,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	:	<b>MST. MUKLEMA BEGUM</b>
(iii) Father's name	:	<b>MD. MASDAR ALI</b>
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #26(Female), Member ID:9277 , Group No:10 Member since:2002-2009, New First loan: BDT -5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan:19560
(v) Who pays GB loan installment	:	Mother
(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	:	05years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Arot Business
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01793537116
Father's Contact No.	:	01719209906
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MUKLEMA BEGUM** joined Grameen Bank since 07 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

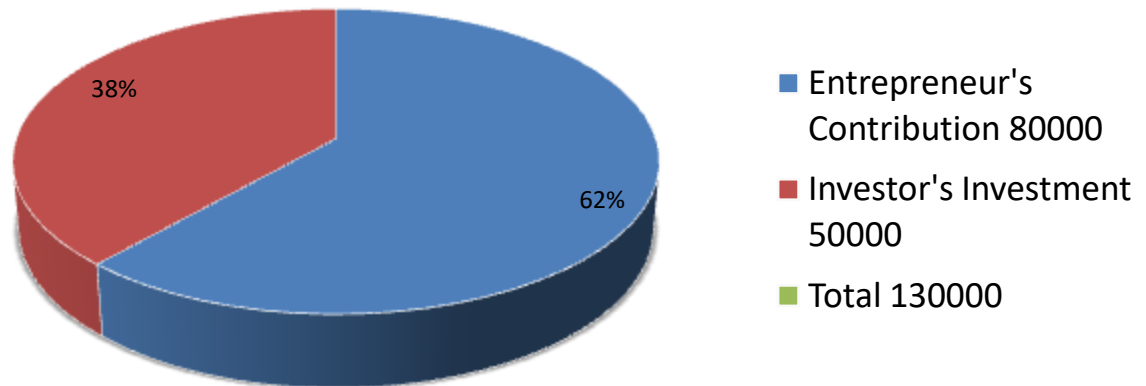
Business Name	:	<b>JULFIKAR GORUR KHAMAR</b>
Location	:	Horishonkorpor, Pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	BDT 130000/-
Financing	:	Self BDT80000/ -(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 8ft= 80 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li> <li>▪The business is operating by entrepreneur. Existing no employees.</li> <li>▪Average gain</li> <li>▪The farm is owned.</li> <li>▪Collects goods from Rajshahi.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Monthly	3Monthly	Yearly
<b>Revenue(Sales)</b>			
Cow Sales		90000	360000
<b>Total Sales(A)</b>		90000	360000
<b>Less. Variable Expense</b>			
Cow		52500	210000
<b>Total Variable Expense (B)</b>		52500	210000
<b>Contribution Margin(CM) [C=(A-B)]</b>		37500	150000
<b>Less. Fixed Expense</b>			
Rent	0	0	0
Electricity Bill	200	600	2400
Transportation	200	600	2400
Salary (self)	5000	15000	60000
Salary (staff)	0	0	0
Mobile Bill	100	300	1200
Food	2000	6000	24000
Medicine	0	0	0
Bank Charge	0	0	0
<b>Total Fixed Cost (D)</b>	7500	22500	90000
<b>Net Profit (E) [C-D]</b>		15000	60000

<b>Investment Breakdown</b>			
<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
Cow	80000	40000	120000
Food	0	10000	10000
	0	0	0
<b>Total</b>	<b>80000</b>	<b>50000</b>	<b>130000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Cow Sales	120000	240000	480000	504000	529200
<b>Total Sales (A)</b>	120000	240000	480000	504000	529200
Less. Variable Expense					
cow	77500	155000	310000	325500	341775
<b>Total Variable Expense (B)</b>	77500	155000	310000	325500	341775
<b>Contribution Margin (CM) [C=(A-B)]</b>	42500	85000	170000	178500	187425
<b>Less. Fixed Expense</b>					
Rent	0	0	0	0	0
Electricity Bill	600	1200	2400	2600	2800
Transportation	600	1200	2400	2700	3000
Salary (self)	15000	30000	60000	60000	60000
Salary (staff)	0	0	0	0	0
Mobile Bill	300	600	1200	1200	1200
Food	6000	12000	24000	24500	25000
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
<b>Total Fixed Cost (D)</b>	22500	45000	90000	91000	92000
<b>Net Profit (E) [C-D]</b>	20000	40000	80000	87500	95425
<b>Investment Payback</b>			20000	20000	20000



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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net Profit	80000	87500	95425
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		60000	127500
	Total Cash Inflow	130000	147500	222925
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	<b>Net Cash Surplus</b>	60000	127500	202925

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Horishonkorpur,  
Pirijpur,Godagari. Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# Family picture

