

Proposed NU Business Name: M/S JAKIRUL TRADERS



Project identification and prepared by: Md. Sohel Rana, Tahirpur
Unit, Rajshahi

Project verified by: Md. Mijan Patoary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. JAKIRUL ISLAM
Age	:	12-10-1986(31Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 sister
Address	:	Vill: tahir ekdala,P.O: ekdala.P.S: bagmara, 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	:	MST. JAHANARA BEGUM
(iii) Father's name	:	MD. JABED ALI
(iv) GB member's info	:	Branch: gonipur, Centre # 60(Female), Member ID: 4746/3, Group No: 05 Member since: 2006 First loan: BDT -5000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: 34635
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Paner boroj
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01727960301
Father's Contact No.	:	01722361289
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA BEGUM joined Grameen Bank since 10 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

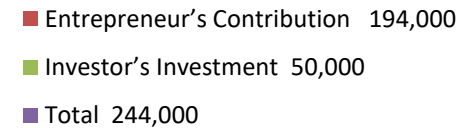
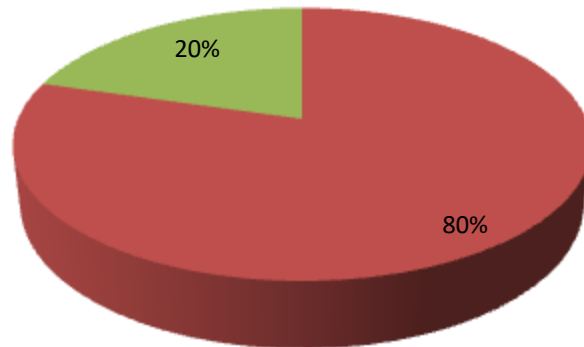
Business Name	:	M/S JAKIRUL TRADERS
Location	:	Tahir ekdala. bagmara,Rajshahi
Total Investment in BDT	:	BDT 2460,000
Financing	:	Self BDT 194,000-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	4 bigha
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales		36,667	440004
Total Sales (A)		36,667	440004
Less. Variable Expense			
sales of product		10,000	120000
Total variable Expense (B)		10,000	120000
Contribution Margin (CM) [C=(A-B)]		26,000	312000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		700	8,400
food		10000	120,000
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		16,000	192,000
Net Profit (E) [C-D]		10,000	120,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
katla	120	200	24,000				24,000
rui	400	150	60,000				60,000
silver	100	200	20,000				8,000
japani	500	100	50,000				50,000
mregel	400	100	40,000				40,000
mach kroy						30000	30,000
food						20000	20,000
Total	1520	750	194000		0	50000	232000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales		38667	464004	487204	511564
Total Sales (A)		38667	464004	487204	511564
Less. Variable Expense					
sales of product		15000	180000	189000	198450
Total variable Expense (B)		15000	180000	189000	198450
Contribution Margin (CM) [C=(A-B)		23667	284004	298204	313114
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		700	8400	8600	8800
food		10000	120000	122000	124000
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		16000	192100	194500	196900
Net Profit (E) [C-D)		7667	91904	103704	116214
Investment Payback			20000	20000	20000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	91904	103704	116214
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		71904	51904
	Total Cash Inflow	141,904	175608	168118
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	71,904	51904	148118

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: tahir ekdala,
bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest





১১ নং জানিয়ার

চাঁদের বাড়ি

ডাকঘর :

থানা/উপজেলা : বাগামারা

ট্রেড লাইসেন্স

বহি নং- : ১২

অর্থ বৎসর : ২০১৭/১৮

লাইসেন্স ধারীর নাম : মোঃ জাকিরুল ইসলাম

পিতা/ স্বামীর নাম : মোঃ জাহেদ আলী

মাতার নাম : মোছাঃ আশানারা বেগম

গ্রাম : একতলা

ওয়ার্ড নং : ০৩

উপজেলা/থানা : বাগামারা

জেলা :

প্রতিষ্ঠানের নাম : মোসাম্ম জাকিরুল ইসলাম | খান | শ্রম

পেশার ধরণ : মাস্য চাষ ব্যবসা।

লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ৩৫০ + ৩০৬.৪৫ = ৬৫৬

(কথায় : চিন্তাপ্রদ পঞ্চাশতিকা টাকা মাত্র) -

ব্যবসা / বৃত্তি / পেশা : মাস্য চাষ ব্যবসা।

লাইসেন্স প্রদান করা হল। লাইসেন্স-এর মেয়াদ : ৩০ কো ডুন ২০১৮

তারিখ : ১৮/১/১৮ ২;



