

Proposed NU Business Name: UZZAL LAKRI AROT



Project identification and prepared by: MD. Mozzmmel Hoque,
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD UZZAL MIAH
Age	:	05-05-1985 (30 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Tatosree, P.O: Lauhati, P.S: Delduar, Dist: Tangail
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. HASNA BEGUM
(iii) Father's name	:	MD SHORBOL KHAN
(iv) GB member's info	:	Branch: Lauhati, Delduar, Centre # 41 (Male), Member ID: 2791, Group No: 02 Member since: 02-06-1985 (30Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 24,000/- Outstanding loan: BDT 15,080/-
(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	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-473993
Mother's Contact No.	:	01875-755059
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HASNA BEGUM joined Grameen Bank since 30 years ago. At first she took 5,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	UZZAL LAKRI AROT
Location	:	Lauhati Bazar, Delduar Tangail.
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,00,000(from existing business) 50% Required Investment BDT 1,00,000(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 Decimal
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪ Investment for Fuel wood business.▪ Average 20% gain on sale.▪ The business is operating by entrepreneur. Existing no employee.▪ The shop is rented.▪ Collects goods from Hatubhanga.▪ Agreed grace period is 4 months.

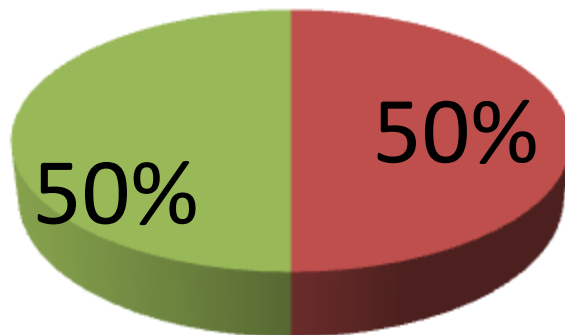
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Fuel wood	150,000	1,800,000
Total Sales (A)	150,000	1,800,000
Less. Variable Expense		
wood	120,000	1,440,000
Total variable Expense (B)	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	30,000	360,000
Less. Fixed Expense		
Rent	1,500	18,000
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Transportation	15,000	180,000
Entertainment	400	4,800
Total fixed Cost (D)	22,300	267,600
Net Profit (E) [C-D]	7,700	92,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fuel wood (1000 maund x 100)	100,000	100,000	200,000
Total	100,000	100,000	200,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Fuel wood	210,000	2,520,000	2,646,000
Total Sales (A)	210,000	2,520,000	2,646,000
Less. Variable Expense			
wood	168,000	2,016,000	2,116,800
Total variable Expense (B)	168,000	2,016,000	2,116,800
Contribution Margin (CM) [C=(A-B)]	42,000	504,000	529,200
Less. Fixed Expense			
Rent	1,500	18,000	18,000
Mobile Bill	500	6,000	6,500
Salary (self)	5,000	60,000	60,000
Transportation	20,000	240,000	245,000
Entertainment	400	4,800	5,500
Total Fixed Cost	27,400	328,800	335,000
Net Profit (E) [C-D]	14,600	175,200	194,200
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	175,200	194,200
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		115,200
	Total Cash Inflow	275,200	309,400
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	115,200	249,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



















শ্রামীণ ব্যাংক

সহজ ঋণের পাশ বই

শাখা

সহজ ঋণের পাশ বই

নাম: সহদা কাম

স্বামী নং: ২৭৯০

গ্রুপ নং: ১২

কেন্দ্র নং: ৪৯২

কেন্দ্রের নাম: ভাটখোলা গ্রাম

বই ইস্যুর তারিখ: ০৯/০৮/১৬



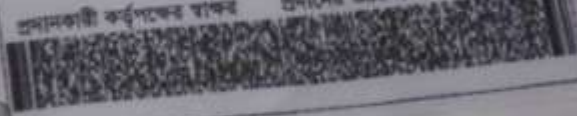
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ উজ্জ্বল মিয়া
Name: MD. UZZUL MIAH
পিতা: মোঃ শরবৎ খান
মাতা: মেসোঃ হাদিসা বেগম
Date of Birth: 05 May 1985
ID NO: 9312365648147

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে গেল
কোনোর পাওয়া গেলে নিম্নে দিওয়া নম্বরে খবর দেয়ার জন্য অনুরোধ করা হলো।
ক্রিয়াকার: বাসা/ওয়েলিং: ১২৭, রাস্তা/লান্ডা: বাটখোলা, ভাটখোলা, হাজরা: লাইসেন্স -
১৯১০, মেসার্স, টাঙ্গাইল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/০৮/২০০৮



FAMILY PICTURE

