

Proposed NU Business Name **JOBAYER TRADERS**



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZENNAT
Age	:	12/04/1988(29Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Pirijpur,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	:	MST. DILRUBA BEGUM
(iii) Father's name	:	ABUL KALAM AZAD
(iv) GB member's info	:	Branch:Matikata, #5(Female), Member ID: 1664/3, Group No:05 Member since:10/03/2011 First loan: BDT -15000
Further Information:		Existing Loan: BDT 62000, Outstanding loan:48773
(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	:	1 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Agriculture
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01739542733
Father's Contact No.	:	01731338658
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. DILRUBA BEGUM joined Grameen Bank since 07 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

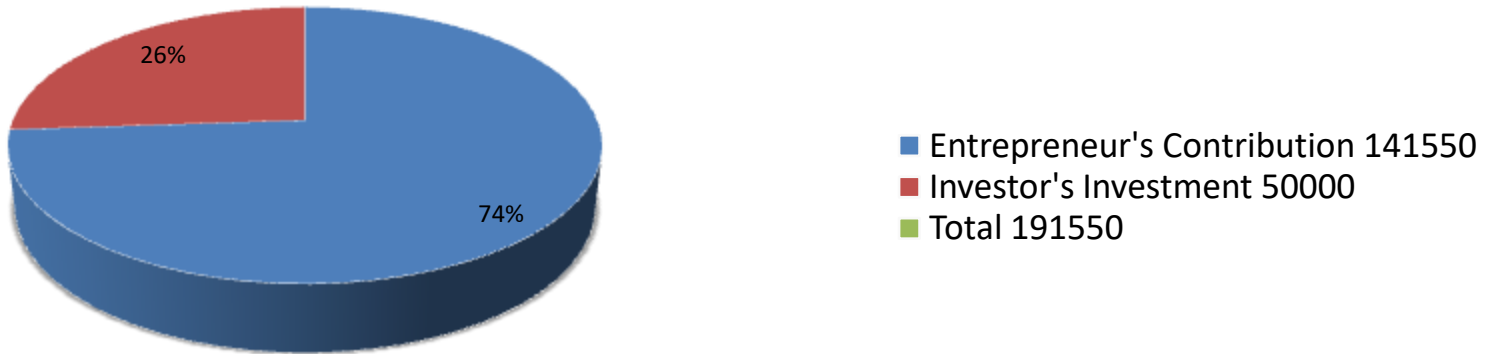
Business Name	:	JOBAYER TRADERS
Location	:	Pirijpur ,Godagari, Rajshahi
Total Investment in BDT	:	BDT 191550/-
Financing	:	Self BDT 141550/--(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	12ft x 14ft= 168 square ft
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; Shar,Kitnashok etc▪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)			
shir,kitnashok	6000	180000	2160000
Total Sales (A)	6000	180000	2160000
Less. Variable Expense			
shir,kitnashok	900	27000	324000
Total Variable Expense (B)	900	27000	324000
Contribution Margin(CM) [C=(A-B)]	5100	153000	1836000
Less. Fixed Expense			
Rent	500	2000	24000
Electricity Bill	200	2000	24000
Mobile Bill	200	2000	24000
Salary (self)	5000	20000	240000
Salary (staff)	0	0	0
Transportation	1200	200	2400
Food/other	100	200	2400
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)	7200	26400	316800
Net Profit (E) [C-D]		126600	1519200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
shir	141550	40000	181550
Food	0	10000	10000
	0	0	0
Total	141550	50000	191550



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Shir,kitnashok	8000	240000	2880000	3024000	3175200
Total Sales (A)	8000	240000	2880000	3024000	3175200
Less. Variable Expense					
Shir, kitnashok	7400	222000	2664000	2797200	2937060
Total Variable Expense (B)	7400	222000	2664000	2797200	2937060
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent		500	6000	6000	6000
Electricity Bill		200	2400	2700	3000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		1200	14400	14700	15000
Food		100	1200	1200	1200
Medicine		0	0	0	0
Bank Charge		0	0	0	0
Total Fixed Cost (D)		7200	86400	87300	88200
Net Profit (E) [C-D]		10800	129600	139500	149940
Investment Payback			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 P[rofit	129600	139500	149940
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		109600	229100
	Total Cash Inflow	179600	249100	379040
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	Net Cash Surplus	109600	229100	359040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :0 1Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







Family Picture

