

Proposed NU Business Name: RANA GORU MOTATAJA KORON KHAMAR



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RANA ALI
Age	:	12-09-1994 (22 Years)
Education, till to date	:	Class- 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 1 Sisters
Address	:	Vill: Baludiar , P.O: Sholuya, P.S: Carghat, 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. Alia
(iii) Father's name	:	MD. BISU MOLLA
(iv) GB member's info	:	Branch: Nimpara ,Carghat, Centre # 65 (Female), Member ID: 6011/6, Group No: 07 Member since: 2001 (16Years) First loan: BDT -7,000
Further Information:		Existing Loan: BDT 22,000, Outstanding loan: 16,802
(v) Who pays GB loan installment	:	Father's
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01729-309311
Brother's Contact No.	:	01730-930788
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ALIA joined Grameen Bank since 16 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RANA GORU MOTATAJA KORAN KHAMAR
Location	:	Baludier , Sholuya , Carghat ,Rajshahi .
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business)58 % Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	10 ft x 15 ft= 150 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; Ox .▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.

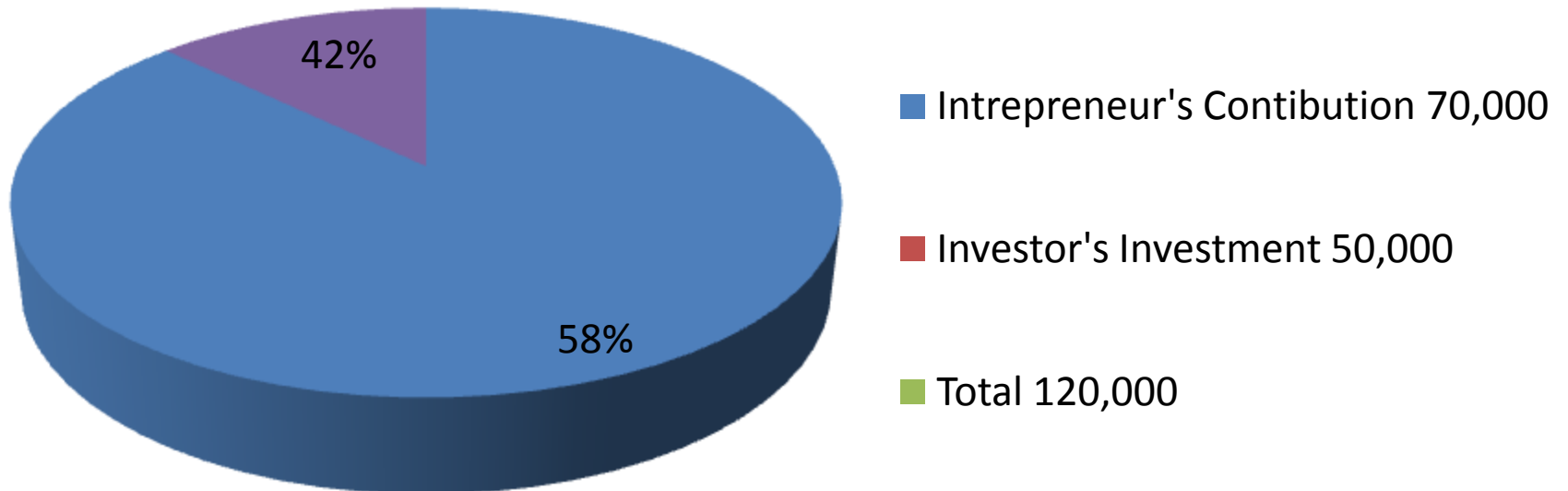
Existing Business (BDT)

Particular	Half Yearly	Yearly
Revenue (sales)		
Cow	150,000	300,000
Total Sales (A)	150,000	300,000
Less. Variable Expense		
Feed & Others	54,000	108,000
Total variable Expense (B)	54,000	108,000
Contribution Margin (CM) [C=(A-B)]	96,000	192,000
Less. Fixed Expense		
Mobile Bill	1,200	2,400
Salary (self)	30,000	60,000
Guard	600	1,200
Transportation	15,000	30,000
Total fixed Cost (D)	46,800	93,600
Net Profit (E) [C-D]	49,200	98,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (1)	50,000	50,000	100,000
Ox Small (1)	20,000	0	20,000
Total	70,000	50,000	120,000

Source of Finance



Financial Projection (BDT)

Particular	Half Yearly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cow	190,000	380,000	399,000	418,950
Total Sales (A)	190,000	380,000	399,000	418,950
Less. Variable Expense				
Feed & Others	63,000	126,000	132,300	138,915
Total variable Expense (B)	63,000	126,000	132,300	138,915
Contribution Margin (CM) [C=(A-B)]	127,000	254,000	266,700	280,035
Less. Fixed Expense				
Mobile Bill	1,800	3,600	4,000	4,500
Salary (self)	30,000	60,000	60,000	60,000
Guard	600	1,200	1,500	1,800
Transportation	15,000	30,000	32,000	3,400
Total Fixed Cost	47,400	94,800	97,500	69,700
Net Profit (E) [C-D]	79,600	159,200	169,200	210,335
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	159,200	169,200	210,335
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		139,200	288,400
	Total Cash Inflow	209,200	308,400	498,735
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	139,200	288,400	478,735

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







