

Proposed NU Business Name: **SOHEL RANA GORUR KHAMAR**



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Godagari Unit, Rajshahai

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SOHEL RANA
Age	:	05-08-1983 (33 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	3 Brothers
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	:	MOST. SALEHA BEGUM
(iii) Father's name	:	MD SHAHJAHAN ALI
(iv) GB member's info	:	Branch: Pirijpur, Centre # 66(Female), Member ID: 6424/1, Group No: 01 Member since: 31-03-2009 (08 Years) First loan: BDT 4,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 18,900/-
(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.)	:	No
Business Experiences and Training Info	:	06 years experience in running business. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-595688
Family's Contact No.	:	01713-762175
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit ,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

MOST. SALEHA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow Rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHEL RANA GORUR KHAMAR
Location	:	Tepirbari ,Sreepur,Gajipur
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 1 cow, 1 ox and 1 calf in his farm.▪Average Daily milk production is 8 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

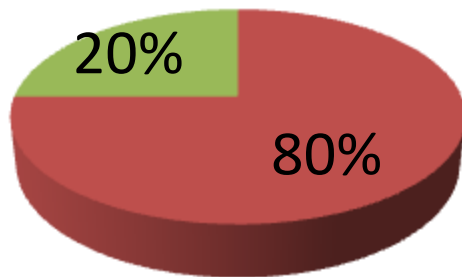
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (8 x 50)	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Straw, Bran, Medicine etc	220	6,600	79,200
Total variable Expense (B)	220	6,600	79,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Mobile Bill		100	1,200
Salary (self)		3,000	36,000
Electricity Bill		300	3,600
Total fixed Cost (D)		3,400	40,800
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Australian Cow	1	90000	90,000	0	0	0	90,000
Ox	1	40000	40,000	0	0	0	40,000
Calf	1	20000	20,000	0	0	0	20,000
Shed	0	0	0	1	30000	30,000	30,000
Feed	0	0	0	1	20000	20,000	20,000
Total	3		150,000	2		50,000	200,000

Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 50,000

■ Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (8x 50)	500	15,000	180,000	189,000	198,450
Calf Sale			30,000	30,000	30,000
Total Sales (A)	500	15,000	210,000	219,000	228,450
Less. Variable Expense					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87,318
Total variable Expense (B)	220	6,600	79,200	83,160	87,318
Contribution Margin (CM) [C=(A-B)]	280	8,400	130,800	135,840	141,132
Less. Fixed Expense					
Mobile Bill		200	2,400	3,000	3,500
Salary (self)		3,000	36,000	36,000	36,000
Electricity Bill		300	3,600	4,000	4,000
Total Fixed Cost		3,500	42,000	43,000	43,500
Net Profit (E) [C-D]		4,900	88,800	92,840	97,632
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	88,800	92,840	97,632
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		68,800	141,640
	Total Cash Inflow	138,800	161,640	239,272
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	68,800	141,640	219,272

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Quality goods & services;
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









FAMILY PICTURE

