

Proposed NU Business Name: **BABA MAYER DUA GORU PALON**



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Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JOY ALI
Age	:	07-08-1998 (19 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Bil Meramotpur, P.O: Poranpur, P.S: Charghat, 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. ANERA BEGUM
(iii) Father's name	:	MD HAFIZUR RAHMAN
(iv) GB member's info	:	Branch: Charghat, Centre # 13 (Female), Member ID: 3085/7, Group No: 07 Member since: 13-05-1998 17-03-2012 (15 Years) <i>new running</i> First loan: BDT 10,000
Further Information:		Existing Loan: 25,000/-, Outstanding loan: 11,250/-
(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	:	05 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.	:	01767-362254
Mother's Contact No.	:	01732-643826
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ANERA BEGUM joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BABA MAYER DUA GORU PALON
Location	:	Bil Meramotpur, Charghat, Rajshahi
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 30 ft= 900 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two cow in his farm.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rajshahi.▪The farm is owned.▪Agreed grace period is 3 months.

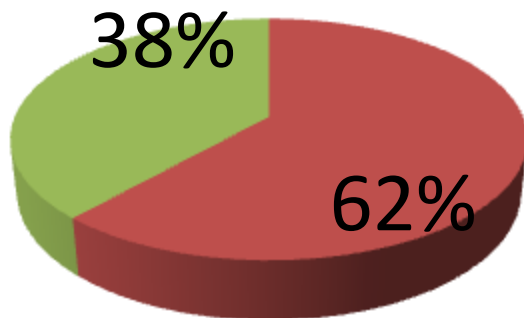
Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Cow	90,000	360,000
Total Sales (A)	90,000	360,000
Less. Variable Expense		
Feed	22,500	90,000
Total variable Expense (B)	22,500	90,000
Contribution Margin (CM) [C=(A-B)]	67,500	270,000
Less. Fixed Expense		
Electricity Bill	900	3,600
Mobile Bill	600	2,400
Salary (self)	30,000	120,000
Transportation	3,000	12,000
Total fixed Cost (D)	34,500	138,000
Net Profit (E) [C-D]	33,000	132,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	45000	45,000	0	0	0	45,000
Cow	1	35000	35,000	0	0	0	35,000
Calf	0	0	0	1	35000	35,000	35,000
Shed	0	0	0	1	10000	10,000	10,000
Feed	0	0	0	1	5000	5,000	5,000
Total	2		80,000	3		50,000	130,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cow	120,000	480,000	504,000	529,200
Total Sales (A)	120,000	480,000	504,000	529,200
Less. Variable Expense				
Feed	31,500	126,000	132,300	138,915
Total variable Expense (B)	31,500	126,000	132,300	138,915
Contribution Margin (CM) [C=(A-B)]	88,500	354,000	371,700	390,285
Less. Fixed Expense				
Electricity Bill	900	3,600	4,000	4,500
Mobile Bill	900	3,600	4,000	4,500
Salary (self)	30,000	120,000	120,000	120,000
Transportation	4,000	16,000	18,000	20,000
Total Fixed Cost	35,800	143,200	146,000	149,000
Net Profit (E) [C-D]	52,700	210,800	225,700	241,285
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	210,800	225,700	241,285
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		190,800	396,500
	Total Cash Inflow	260,800	416,500	637,785
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	190,800	396,500	617,785

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 shop;
Regular customers;

THREATS

Theft
Fire

Pictures







FAMILY PICTURE

