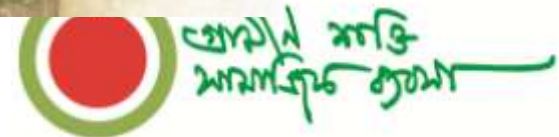


Proposed NU Business Name: RAKIBUL GORU O MURGIR KHAMAR



Project identification and prepared by: Md. Sahjamal Sirazi ,
Puthia Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RAKIBUL ISLAM
Age	:	20-11-1995(21 Years)
Education, till to date	:	Honors running
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brother
Address	:	Vill: Fotepur, 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	:	MOST. TASINA BEGUM
(iii) Father's name	:	SAHALAM
(iv) GB member's info	:	Branch: Nimpara, Carghat ,Centre # 65(Female), Member ID: 5177/3, Group No: 03
Further Information:		Member since: 2011 to (06 Years) First loan: BDT 10,000/-
(v) Who pays GB loan installment	:	Existing Loan: BDT 20,000/-, Outstanding loan: Nill
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01786-907296
Father's Contact No.	:	01734-235298
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. TASINA BEGUM joined Grameen Bank since 06 years ago. At first She took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	RAKIBUL GORU O MURGIR KHAMAR
Location	:	Baludiar ,Sholuya , Carghat , Rajshahi.
Total Investment in BDT	:	BDT 125,000/-
Financing	:	Self BDT 75,000/-(from existing business) 60% Required Investment BDT 50,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 15 ft = 450 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two ox & Pulte in his farm▪The business is operating by entrepreneur himself. Existing no employee.▪The farm is owned.▪Collects goods from Nondongasi .▪Agreed grace period is 3 months.

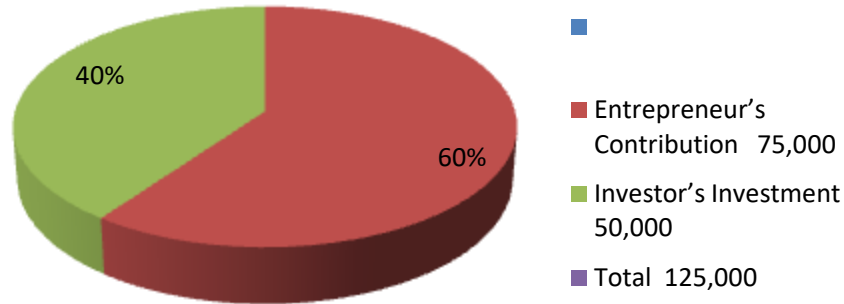
Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Ox and Polte	60,000	240,000
Total Sales (A)	60,000	240,000
Less. Variable Expense		
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	60,000	240,000
Less. Fixed Expense		
Electricity Bill	1,500	6,000
Transportation	3,000	12,000
Salary (self)	15,000	60,000
Straw, Bran, Medicine etc	9,000	36,000
Mobile Bill	900	3,600
Bank Charge	300	1,200
Total fixed Cost (D)	29,700	118,800
Net Profit (E) [C-D]	30,300	121,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x30,000)	60,000	40,000	100,000
Polte (300x50)	15,000	-	15,000
Polte Feed	-	10,000	10,000
Total	75,000	50,000	125,000

Source of Finance



Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Ox and Polte	80,000	320,000	336,000	352,800
Total Sales (A)	80,000	320,000	336,000	352,800
Less. Variable Expense				
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	80,000	320,000	336,000	352,800
Less. Fixed Expense				
Electricity Bill	1,500	6,000	6,000	6,000
Transportation	3,000	12,000	12,000	12,000
Salary (self)	15,000	60,000	60,000	60,000
Straw, Bran, Medicine etc	12,000	48,000	50,400	52,920
Mobile Bill	900	3,600	3,600	3,600
Bank Charge	300	1,200	1,200	1,200
Total Fixed Cost	32,700	130,800	133,200	135,720
Net Profit (E) [C-D]	47,300	189,200	202,800	217,080
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	189,200	202,800	217,080
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	169,200	182,800
	Total Cash Inflow	239,200	372,000	399,880
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	169,200	352,000	379,880

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest







