Proposed NU Business Name: MA BABAR DUA



Project identification and prepared by: Md Shahidul Islam, Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD RASEL AHMED			
Age	:	15-15-1993 (24 Y <i>ears)</i>			
Education, till to date	:	HSC			
Marital status	:	Married			
Children	:	1 Daughter			
No. of siblings:	:	3 Brothers			
Address	:	Vill: Arani Bazaar, P.O: Arani. P.S: Bagha, Dist: Rajshahi.			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father FERDOUSI BEGUM MD SAZEDUR RAHMAN Branch: Arani, Centre # 86 (Female), Member ID: 10176/1, Group No: 10 Member since: 15-07-2004 <i>(12 Years)</i> First Ioan: BDT 1,000/-			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 30,000/-, Outstanding loan: BDT 23,400/- Father No 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	:	4 years experience in running business. 4 Years in own business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-232989
Family's Contact No.	:	01916-512094
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit ,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

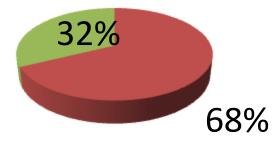
FERDOUSI BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 1,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	MA BABAR DUA		
Location	:	Arani Bazaar, Bagha, Rajshahi.		
Total Investment in BDT	:	BDT 155,000/-		
Financing	:	Self BDT 105,000/- (from existing business) 68% Required Investment BDT 50,000/- (as equity) 32%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	8 ft x 8 ft= 64 square ft		
Implementation	:	 He has a cow farm. The business is operating by entrepreneur. Existing no employee. The farm is owned. Collects goods from local area. 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							
Existing				Proposed			
Particulars	Qty.	Unit	Amoun	Qty.	Unit	Amount	Proposed
		Price	t (BDT)		Price	(BDT)	Total
Straw Bundle	6000	2.5	15,000	5000	2.5	12,500	27,500
Cow	6	15000	90,000	2	15000	30,000	120,000
Feed	0	0	0	1	7500	7,500	7,500
Total	6006		105,000	5,003		50,000	155,000

Source of Finance



- Entrepreneur's Contribution 105,000
- Investor's Investment 50,000
- Total 155,000

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)							
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)			
1	Cash Inflow						
	Investment Infusion by						
1.1	Investor	50,000					
1.2	Net Profit	159,200	169,200	210,335			
1.3	Depreciation (Non cash item)		_	-			
	Opening Balance of Cash						
1.4	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						
	Investment Pay Back (Including						
2.3	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			



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 4 Years Quality goods & services; Skill and experience;

W_{EAKNESS}

Lack of Capital/Investment

O_{PPORTUNITIES}

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

THREATS

Theft Fire Political unrest Pictures











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FAMILY PICTURE

