Proposed NU Business Name: SOHEL RANA GORUR KHAMAR



Project identification and prepared by: Md Lokman Hakim, 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 Y <i>ears)</i>			
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 (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOST. SALEHA BEGUM MOST. SALEHA BEGUM MD SHAHJAHAN ALI Branch: Pirijpur, Centre # 66(Female), Member ID: 6424/1, Group No: 01 Member since: 31-03-2009 (08 Years) First Ioan: BDT 4,000/-			
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 25,000/- Outstanding loan: BDT 18,900/- Father No 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	:	06 years experience in running business. 06 Years in own business.
Training Info	-	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

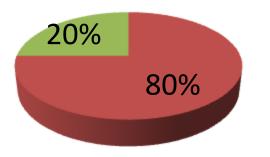
MOST. SALEHA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow Rearing.

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	:	 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	Amoun	Qty.	Unit	Amount	Proposed
		Price	t (BDT)		Price	(BDT)	Total
Australian Cow	1	90000	90,000	0	0	0	90,000
Ох	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)						
SL	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	88,800	92,840	97,632		
1.3	Depreciation (Non cash item)		-	-		
	Opening Balance of Cash					
1.4	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					
	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	68,800	141,640	219,272		



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 06 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

