

Proposed NU Business Name: DAMKORA KATER AROT



Project identification and prepared by: Md. Saiduzzaman sadhin
Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:RIFAT ALI
Age	:	11/02/1994 (23 years)
Education, till to date	:	Class:v
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers,1sister.
Address	:	Vill: JUTRABAN,P.O:-DAMKORA HAT, P.S-PABA,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	:	MST:TANJILA BEGUM
(iii) Father's name	:	MD. IBRAHIM HOSEN
(iv) GB member's info	:	Branch: Damkura,poba. Centre #69(Female), Member ID: 11641, Group No: 10 Member since 2014-till now,(3Years) First loan: BDT 20000
Further Information:		Existing Loan: BDT 300000,, Outstanding loan:
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733094665
Mother's Contact No.	:	01761590909
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:TANJILA BEGUM :joined Grameen Bank since 03 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

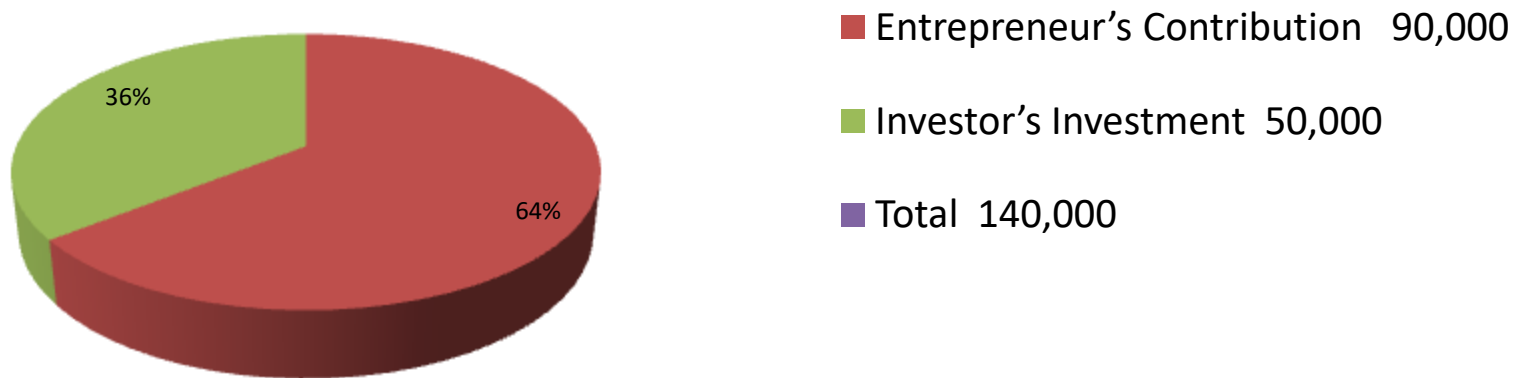
Business Name	:	RIFAT KATER AROT
Location	:	DAMKURA
Total Investment in BDT	:	BDT -140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 90% Required Investment BDT 50,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 4000/-
Size of house	:	50ft x 20ft= 1000 square ft.
Security of the shop	:	-30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business start by many kind of wood.▪The business is operating by entrepreneur. Existing no employee.▪The farm is rent.▪ Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood sales	10,000	300,000	3600000
Total Sales (A)	10,000	300,000	3600000
Less. Variable Expense		0	
Wood sales	9,000	270,000	3240000
Total variable Expense (B)	9,000	270,000	3240000
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360000
Less. Fixed Expense			
Rent		900	10,800
Electricity Bill			0
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Entertainment		200	2,400
Salary (staff)			
Bank service Charge			0
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		23,300	279,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Total Wood			90000				90000
Purchase wood						50000	50000
Total			90000			50000	140,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Wood sales	12000	360000	4320000	4536000	4762800
Total Sales (A)	12000	360000	4320000	4536000	4762800
Less. Variable Expense		0	0	0	0
Wood sales	10800	324000	3888000	4082400	4286520
Total variable Expense (B)	10800	324000	3888000	4082400	4286520
Contribution Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less. Fixed Expense					
Rent		900	10800	10800	10800
Electricity Bill					
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		6600	79200	79200	79200
Net Profit (E) [C-D]		29400	352800	374400	397080
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	352800	374400	397080
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		332800	687200
	Total Cash Inflow	402,800	707200	1084280
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	332,800	687200	1064280

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm; Damkora hut.
Regular customers;

THREATS

Theft
Fire
Political unrest







