

Proposed NU Business Name: **MA BABAR DUA**



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

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RASEL AHMED
Age	:	15-15-1993 (24 Years)
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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FERDOUSI BEGUM
(iii) Father's name	:	MD SAZEDUR RAHMAN
(iv) GB member's info	:	Branch: Arani, Centre # 86 (Female), Member ID: 10176/1, Group No: 10 Member since: 15-07-2004 (12 Years) First loan: BDT 1,000/-
Further Information:		Existing loan: BDT 30,000/-, Outstanding loan: BDT 23,400/-
(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.)	:	No
Business Experiences and Training Info	:	4 years experience in running business. 4 Years in own business. 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	:	<ul style="list-style-type: none">▪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 Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed 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



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)

<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	159,200	169,200	210,335
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash 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			
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	139,200	288,400	478,735

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











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কার্যক্রম সনদ
 অসমীয়া নাগৰিক সনদ - ২০১৭ সনদ নং ২০১৭
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নং ২০১৭/৩৬
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 ৩/৪
 অসমীয়া নাগৰিক সনদ
 সনদ নং ২০১৭

গণসংৰক্ষণ বাহিনী
 Government of the People's Republic of Bangladesh
 NATIONAL GUARD - গণসংৰক্ষণ বাহিনী

নাম: মোঃ হাদুস সাদিক
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 পদ: গণসংৰক্ষণ বাহিনী
 Rank: National Guard
 Date of Birth: 22.04.1983
 ID NO: 19930121016000001

এই সনদটো অসমীয়া নাগৰিক সনদ। ইয়াৰ অধিকাৰী ব্যক্তি আৰু
 সনদ নং ২০১৭/৩৬ সনদ নং ২০১৭/৩৬ সনদ নং ২০১৭/৩৬

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আইনী পৌৰসভা কাৰ্যালয়
 বাঘা, ৰাজশাহী।

ফোন নং: ২০১৭
 ফোন নং: ২০১৭
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FAMILY PICTURE

