

RAIHAN BAMBOO PROJECT



Project prepared by: Md. Mizanur Rahman Patwary
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAIHAN HOSEN
Age	:	05-08-1995 (20 Years)
Education, till to date	:	H.S.C
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Present Address		Vill: Patira P.O: Tolna P.S: Khilkhet Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHIRINA BEGUM
(iii) Father's name	:	MD SALAM
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 8 (Female), Member ID: 1235/1, Group No: 03 Member since: 24 Years First loan: 1,500 taka.
Further Information:		Existing loan: 1,30,000 Taka Outstanding loan: 74,000 Taka
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Trawler rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01843-067695
Father Contact No.	:	01765-821129
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Shirina Begum is a member of Grameen Bank since 24 years. At first she took 1,500 taka loan from Grameen Bank. Shirina Begum gradually took loan from GB. Utilize loan in cow rearing, Agriculture & her husband trawler rent business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAIHAN BAMBOO PROJECT
Location	:	Bali Riverside, Patira, Khilkhet, Dhaka
Total Investment in BDT	:	2,02,000 taka
Financing	:	Self BDT 1,02,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing bamboo like; Muli & Borak Bamboo etc.▪Purchase price of Borak bamboo BDT 65 & selling price BDT 80.▪Purchase price of Muli bamboo BDT 14 and selling price BDT 18.▪Labor & transportation cost BDT 20,000 monthly.▪Collects bamboo from Tangail district.▪Agreed grace period is 4 months.

Existing Business (BDT)

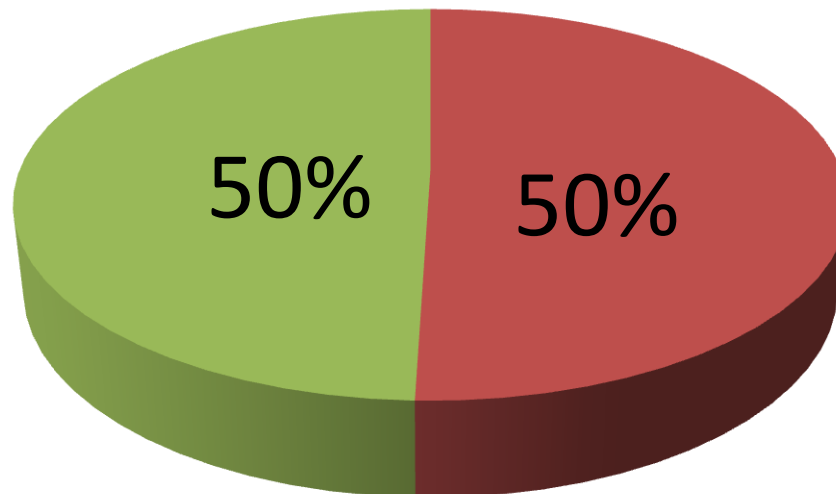
Particular	Weekly	Monthly	Yearly
Revenue (sales)			
Borak bamboo (300 x 80)	24,000	96,000	1,152,000
Muli bamboo (500 x 18)	9,000	36,000	432,000
Total Sales (A)	33,000	132,000	1,584,000
Less. Variable Expense			
Borak bamboo (300 x 60)	18,000	72,000	864,000
Muli bamboo (500 x 14)	7,000	28,000	336,000
Total variable Expense (B)	25,000	100,000	1,200,000
Contribution Margin (CM) [C=(A-B)]	8,000	32,000	384,000
Less. Fixed Expense			
Labor & Transportation		19,000	228,000
Rent		800	9,600
Salary (self)		5,000	60,000
Guard		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		25,300	303,600
Net Profit (E) [C-D]		6,700	80,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Borak Bamboo	78,000	75,000	1,53,000
Muli Bamboo	24,000	25,000	49,000
Total	1,02,000	1,00,000	2,02,000

Source of Finance

- Entrepreneur's Contribution 102,000
- Investor's Investment 100,000
- Total 202,000



Financial Projection (BDT)

Particular	Weekly	Monthly	1st Year	2nd Year
Revenue (sales)				
Borak bamboo (500 x 80)	40,000	160,000	1,920,000	2,016,000
Muli bamboo (800 x 18)	14,400	57,600	691,200	725,760
Total Sales (A)	54,400	217,600	2,611,200	2,741,760
Less. Variable Expense				
Borak bamboo (500 x 60)	30,000	120,000	1,440,000	1,512,000
Muli bamboo (800 x 14)	11,200	44,800	537,600	564,480
Total variable Expense (B)	41,200	164,800	1,977,600	2,076,480
Contribution Margin (CM) [C=(A-B)]	13,200	52,800	633,600	665,280
Less. Fixed Expense				
Labor & Transportation		34,000	408,000	428,400
Rent		1,000	12,000	12,600
Salary (self)		6,000	72,000	75,600
Guard		200	2,400	2,520
Mobile bill & SMS Monitoring		400	4,800	5,040
Total Fixed Cost		41,600	499,200	524,160
Net Profit (E) [C-D]		11,200	134,400	141,120
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	134,400	141,120
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		74,400
	Total Cash Inflow	234,400	215,520
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	74,400	155,520

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:3
Experience & Skill :8 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures









Note's 1/21/10/14

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Note's 20/10/14

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PICTURE OF FATHER'S TRAWLER



FAMILY PICTURE

