

Proposed NU Business Name: **S T AGRO FARM**



Project identification and prepared by: Md Anarul,
mawna Unit, Gajipur

Project verified by: Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	TOYEBUR RAHMAN
Age	:	10-11-1996 (21Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brothers
Address	:	Vill: Bodinevanga, P.O:Nij Mawna. P.S: Sreepur, Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ARIFA AKTER
(iii) Father's name	:	OLI MIA
(iv) GB member's info	:	Branch: Mawna, Centre # 40/M (Female), Member ID: 4047/1 Group No: 10 Member since: 12-01-2007(10Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 25,000 Outstanding loan: 15,100
(v) Who pays GB loan installment	:	N/A
(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	:	07 years experience in running business. 07Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711169716
Family's Contact No.	:	01759320523
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ARIFA AKTER; joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	S T AGRO FARM
Location	:	Bodinevanga poran bazer, Sreepur Gazipur
Total Investment in BDT	:	BDT 4,86,000/-
Financing	:	Self BDT 4,16,000/- (from existing business) 86% Required Investment BDT 70,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 52 ft= 520 square ft
Implementation	:	<ul style="list-style-type: none">▪ She has 400 kok in her farm.▪ Average Daily milk production is 850 egg price is BDT 5.90.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is owned.▪ Collects goods from mawna.▪ Agreed grace period is 3 months.

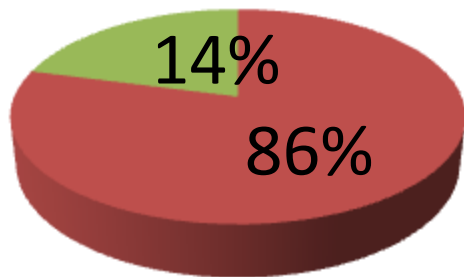
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Egg (850 x 5.90)	5,015	1,50,450	1,805,400
Total Sales (A)	5,015	1,50,450	1,805,400
Less. Variable Expense			
Straw, Bran, Medicine etc	4,300	1,29,000	1,548,000
Total variable Expense (B)	4,300	1,29,000	1,548,000
Contribution Margin (CM) [C=(A-B)]	7,15	21,450	2,57,400
Less. Fixed Expense			
Mobile Bill		5,00	6,000
Salary (self)		5,000	60,000
Transportation		5,00	6,000
Electricity Bill		8,00	9,600
Entertainment		3,00	3,600
Total fixed Cost (D)		7,100	85,200
Net Profit (E) [C-D]		14,300	1,72,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cok	1040	400	416000	700	100	70,000	4,86,000
Total	1040	400	416000	700	100	70,000	4,86,000

Source of Finance



■ Entrepreneur's Contribution 265,000

■ Investor's Investment 70,000

■ Total 335,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Milk (1150x 5.90)	6,785	2,03,550	2,442,600	2,564,730	
Total Sales (A)	6,785	2,03,550	2,442,600	2,564,730	
Less. Variable Expense					
Straw, Bran, Medicine etc	5585	1,67,550	2,010,600	2,111,130	
Total variable Expense (B)	5585	1,67,550	2,010,600	2,111,130	
Contribution Margin (CM) [C=(A-B)]	1200	36000	4,320,000	4,53,600	
Less. Fixed Expense					
Transportation		1000	12,000	12,500	
Mobile Bill		700	8400	9000	
Entertainment		500	6000	6500	
Salary (self)		5,000	60,000	60,000	
Electricity Bill		1000	1,2000	12,500	
Total Fixed Cost		8200	98400	100500	
Net Profit (E) [C-D]		27800	333600	353100	
Investment Payback			42,000	42,000	

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	70,000		
1.2	Net Profit	333600	353100	
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		276500	
	Total Cash Inflow	403600	629600	
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan	15100		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000	
	Total Cash Outflow	127100	42,000	
3	Net Cash Surplus	276500	587600	

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 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

























FAMILY PICTURE

