

# Proposed NU Business Nam; **MAYA AGRO FARM**



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## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>SOFIQL MOROL</b>
Age	:	29-07-1983(34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Son & 2 Doughater
No. of siblings:	:	2 Brother & 2 Sisters
Address	:	Vill: Singerdige P.O:Mawna P.S: Sreepur, Dist: Gajipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROMIJA KHATUN
(iii) Father's name	:	<b>HAJIB UDDIN MORAL</b>
(iv) GB member's info	:	Branch: Mawna, Sreepur, Centre # 42 (Female), Member ID: 7512, Group No: 08 Member since: 30-04-2008(06 Years) First loan: BDT 20,000/-
Further Information:		Existing loan: 40,000 Outstanding loan: NIL
(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	:	02 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow Farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-910808
Family's Contact No.	:	01724-678266
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit ,Gajipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROMIJA KHATUN** joined Grameen Bank since 06 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow rearing.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAYA AGRO FARM</b>
Location	:	Bottula mor, Sreepur, Gajipur.
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,30,000/- (from existing business) 68% Required Investment BDT 60,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 30 ft= 450 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ he has 2 cow and one ox in her farm.</li><li>▪ Average Daily milk production is 10 liter and milk price is BDT 50.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ The farm is owned.</li><li>▪ Collects goods from Simlapara Bazar.</li><li>▪ Agreed grace period is 3 months.</li></ul>

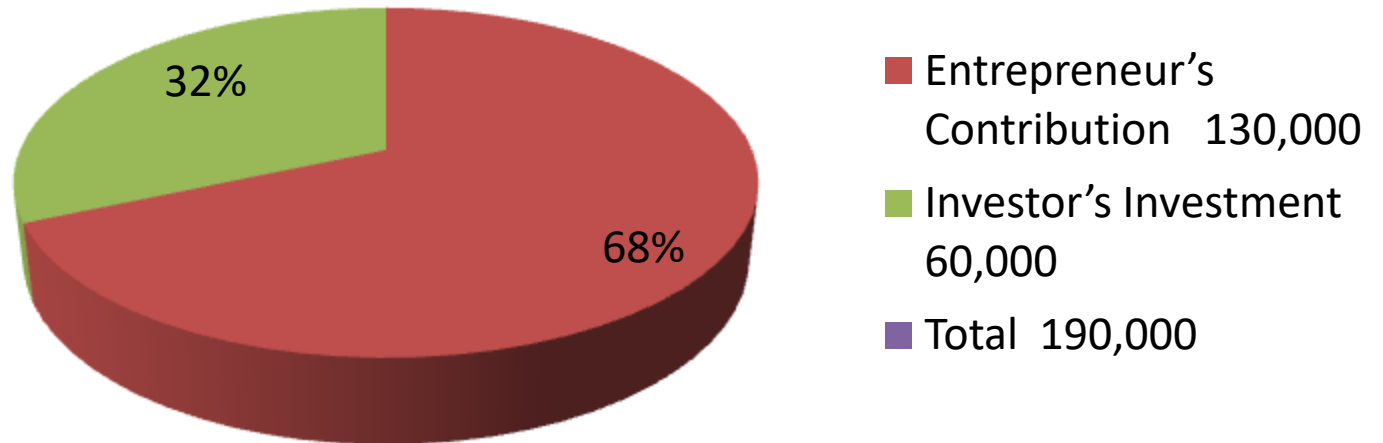
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Milk (10 x 50)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Variable Expense</b>			
Straw, Bran, Medicine etc.	130	3,900	46,800
<b>Total variable Expense (B)</b>	<b>130</b>	<b>3,900</b>	<b>46,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>370</b>	<b>11,100</b>	<b>133,200</b>
<b>Less. Fixed Expense</b>			
Transportation		2,00	2,400
Salary (self)		5,000	60,000
Mobile		3,00	3,600
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,600</b>	<b>67,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	45,000	90,000	1	60,000	60,000	1,50,000
ox	1	40,000	40,000	0	0	0	40,000
<b>Total</b>	<b>3</b>		<b>130,000</b>	<b>1</b>		<b>60,000</b>	<b>1,90,000</b>

## Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Milk (15x 50)	750	22,500	270,000	283,500	297675
Calf Sale			30,000	30,000	30000
<b>Total Sales (A)</b>	<b>750</b>	<b>22500</b>	<b>300000</b>	<b>313500</b>	<b>327675</b>
<b>Less. Variable Expense</b>					
Straw, Bran, Medicine etc	220	6,600	79,200	83,160	87318
<b>Total variable Expense (B)</b>	<b>220</b>	<b>6600</b>	<b>79200</b>	<b>83160</b>	<b>87318</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>530</b>	<b>15900</b>	<b>220800</b>	<b>230340</b>	<b>240357</b>
<b>Less. Fixed Expense</b>					
Transportation		300	3,600	3,800	3,800
Salary (self)		<b>5000</b>	60,000	60,000	60,000
Mobile		400	4,800	5,000	5,000
<b>Total Fixed Cost</b>		<b>5700</b>	<b>68400</b>	<b>68800</b>	<b>68800</b>
<b>Net Profit (E) [C-D]</b>		<b>10,200</b>	<b>152,400</b>	<b>161,540</b>	<b>171,557</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,52,400	1,61,540	<b>171,557</b>
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,16,400	241940
	<b>Total Cash Inflow</b>	<b>2,12,400</b>	<b>2,77,940</b>	413497
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>	24000
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,16,400</b>	<b>2,41,940</b>	389497

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 1 Others:0  
Experience & Skill : 2 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;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

































गणप्रजात

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# FAMILY PICTURE

