

# Proposed NU Business Name: **MASARS MOU GORU FARM**

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

Name	:	<b>MD:MIZANUR RAHOMAN</b>
Age	:	19/11/1984(32Years)
Education, till to date	:	Class:vIII
Marital status	:	married
Children	:	1 Daughter
No. of siblings:	:	4Brothers
Address	:	Vill: SitlaiP.O: sitlai-hat, P.S Poba, 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	:	<b>MST:CHANBANU</b>
(iii) Father's name	:	<b>MD:ALAUDDIN</b>
(iv) GB member's info	:	Branch: Damkura, Poba Centre #17(Female), Member ID: 2477/2, Group No: 03 Member since22-06-2014 to runing First loan: BDT 2000/=
Further Information:		Existing Loan: BDT 15,000, Outstanding loan:8730
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0
Mother's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST:CHANBANU** :joined Grameen Bank since 04 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for Business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MASARS MOU GORU FARM</b>
Location	:	Sitlai , damkura
Total Investment in BDT	:	BDT 180000/=
Financing	:	Self BDT 1,30,000/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 5000/-
Size of house	:	25ft x 10ft= 250 square ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪ He has two cow in his farm.</li><li>▪ After getting equity fund one cow will be purchased.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ The farm is own.</li><li>▪ Agreed grace period is 3 months.</li></ul>

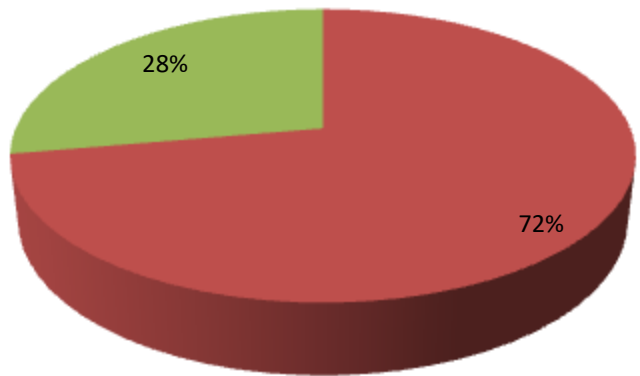
## Existing Business (BDT)

Particular	Daily	3 Monthly	Yearly
<b>Revenue (sales)</b>			
Cow sales		180000	720000
<b>Total Sales (A)</b>		180000	720000
<b>Less. Variable Expense</b>		0	
Cow sales		150000	600000
<b>Total variable Expense (B)</b>		150000	600000
<b>Contribution Margin (CM) [C=(A-B)]</b>		30000	120000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill		600	2400
Mobile Bill		900	3600
Salary (self)		15000	60000
Guard			0
Transportation		900	3,600
Entertainment			0
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>17400</b>	<b>69600</b>
<b>Net Profit (E) [C-D]</b>		<b>12600</b>	<b>50400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
COW	2		130000	0	0	0	130,000
Cow purches				1	45000	45000	45000
Feed of cow.						5000	5000
<b>Total</b>			<b>1,30,000</b>	<b>1</b>	<b>45000</b>	<b>50000</b>	<b>1,80,000</b>

## Source of Finance



■ Entrepreneur's Contribution 130,000

■ Investor's Investment 50,000

■ Total 180,000

Financial Projection (BDT)					
Particular	Daily	3 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales		210000	840000	882000	926100
Total Sales (A)		210000	840000	882000	926100
Less. Variable Expense			0	0	0
Cow sales		174300	697200	732060	768663
Total variable Expense (B)		174300	697200	732060	768663
Contribution Margin (CM) [C=(A-B)]		35700	142800	149940	157437
Less. Fixed Expense					
Rent					
Electricity Bill		600	2400	2400	2400
Mobile Bill		900	3600	3600	3600
Salary (self)		15000	60000	60000	60000
Transportation		900	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		17400	69700	69700	69700
Net Profit (E) [C-D]		18300	73100	80240	87737
Investment Payback			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	73100	80240	87737
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>53100</b>	<b>113340</b>
	<b>Total Cash Inflow</b>	<b>123,100</b>	<b>133340</b>	<b>201077</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>53,100</b>	<b>113340</b>	<b>181077</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE