

Proposed NU Business Name: **MA GORUR FARM**



Project identification and prepared by: Monoj kumar sarkar, BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SOHAN ALI
Age	:	05-12-1998(19 Years)
Education, till to date	:	Class-V
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill.Khanpur P.O: Pansipara, 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	:	MST. SHAHIDA BEGUM
(iii) Fathers name	:	MD. ASRAF UDDIN
(iv) GB member's info	:	Branch:Durduria Lalpur , Centre # 39/m (Female), Member ID:9406, Group No: 11 Member since: 19-12-2009to25-03-2015 New 25-07-16(07Years)
Further Information:		First loan: BDT -10,000
	:	Existing Loan: BDT 20,000, Outstanding loan: 6,800
(v) Who pays GB loan installment	:	Fathers
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Garments
Entrepreneur Contact No.	:	01733-246451
Family Contact No.	:	01750-750266
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHIDA BEGUM joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

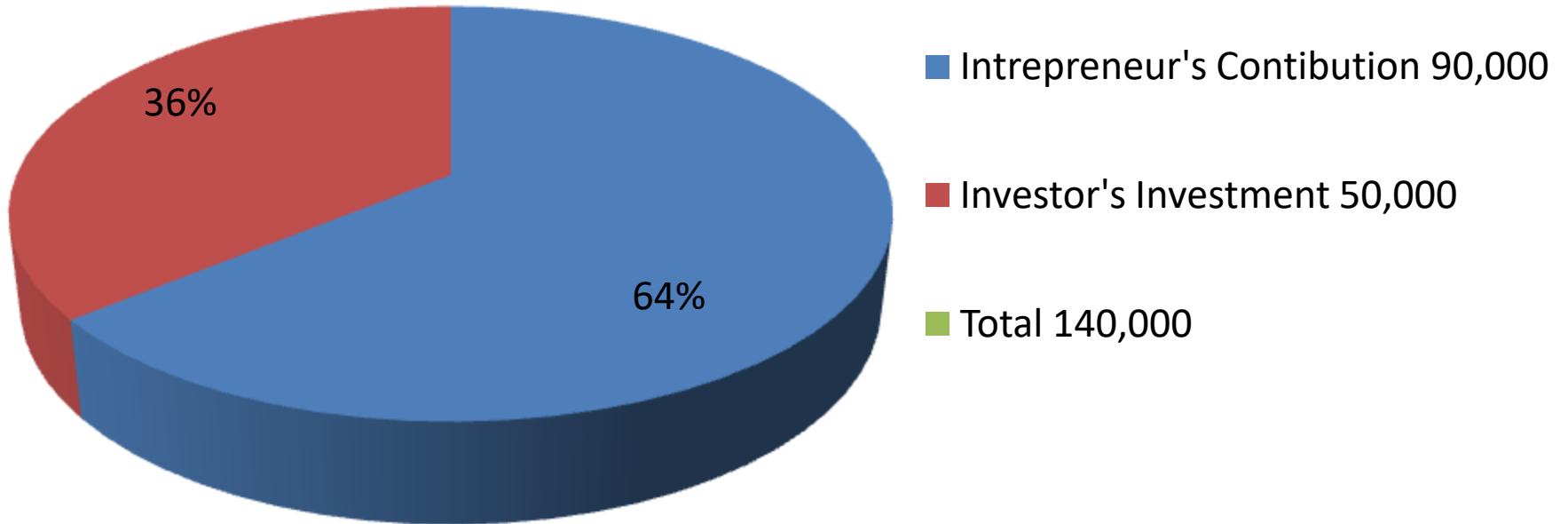
Business Name	:	MA GORUR FARM
Location	:	Khanpur,Bagha,Rajshahi .
Total Investment in BDT	:	BDT-140,000/-
Financing	:	Self BDT 90,000/-(from existing business)64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ox Sale.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.▪Average 50% gain on sale.

Revenue (sales)			
Ox Sale		150,000	300,000
Total Sales (A)		150,000	300,000
Less. Variable Expense			
Ox Sale		75,000	150,000
Total variable Expense (B)		75,000	150,000
Contribution Margin (CM) [C=(A-B)]		75,000	150,000
Less. Fixed Expense			
Food		30,000	60,000
Electricity bill		1,200	2,400
Transportation		3,000	6,000
Salary (self)		24,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		1,200	2,400
Total fixed Cost (D)		60,000	120,000
Net Profit (E) [C-D]		15,000	30,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (3x30,000)	90,000	35,000	125,000
Food	0	15,000	15,000
Total	90,000	50,000	140,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Ox sale		170,000	340,000	357,000	374,850
Total Sales (A)		170,000	340,000	357,000	374,850
Less. Variable Expense					
Ox sale		85,000	170,000	178,500	187,425
Total variable Expense (B)		85,000	170,000	178,500	187,425
Contribution Margin (CM) [C=(A-B)]		85,000	170,000	178,500	187,425
Less. Fixed Expense					
Food		30,000	60,000	62,000	63,000
Electricity bill		1,200	2,400	2,500	2,600
Transportation		3,000	6,000	6,500	7,000
Salary (self)		24,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		1,200	2,400	2,500	2,600
Total Fixed Cost		60,000	120,000	122,800	124,600
Net Profit (E) [C-D]		25,000	50,000	55,700	62,825

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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	50,000	55,700	62,825
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		30,000	65,700
	Total Cash Inflow	100,000	85,700	128,525
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	30,000	65,700	108,525

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest











