

Proposed NU Business Name: **SUMON PALTRI FARM**



Project identification and prepared by: MD. Lokman
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ASHRAUL ISLAM
Age	:	04/01/1984(33Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	NO
No. of siblings:	:	2 Brother
Address	:	Vill: HorinbiskaP.O:Premtali,P.S: Godagari, 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. ASURA KHATUN
(iii) Father's name	:	LET. ROHUL AMIN
(iv) GB member's info	:	Branch:Deopara,godagari,Centre #49(Female), Member ID: 6906/1, Group No:06 Member since:25/12/2008-2013 First loan: BDT -10000
Further Information:		Existing Loan: BDT 10000, Outstanding loan:paid
(v) Who pays GB loan installment	:	Mother
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Cow business
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01713643011
Father's Contact No.	:	01993659666
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ASURA BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMON PALTRI FARM
Location	:	Harinbiska,premtali, Godagari, Rajshahi
Total Investment in BDT	:	BDT 68000
Financing	:	Self BDT 18000-(from existing business) 26% Required Investment BDT 50,000/-(as equity) 74%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	30ft x 20ft= 600 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; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

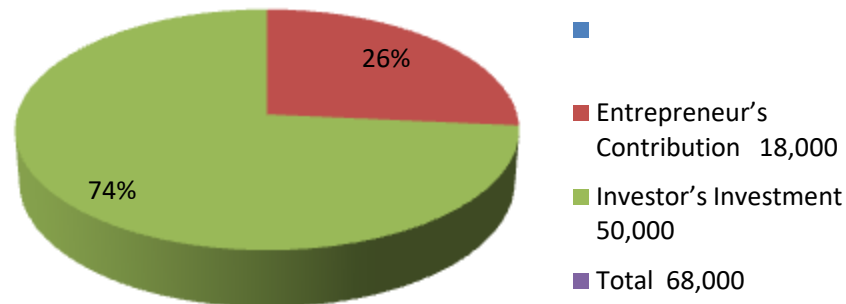
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales of product		100000	1200000
Total Sales (A)		100000	1200000
Less. Variable Expense			
Sales of product		37000	444000
Total variable Expense (B)		37000	444000
Contribution Margin (CM) [C=(A-B)]		63000	756000
Less. Fixed Expense			
Rent			
Electricity Bill		600	7200
Mobile Bill		200	2400
Salary (self)		5000	60000
Transportation		200	2400
Food		42000	504000
Medicine			
Bank service Charge			100
Total fixed Cost (D)		48000	576100
Net Profit (E) [C-D]		15000	179900

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
sales of product	18000	50,000	68000
		0	
		0	
Total	18000	50,000	68000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Sales of product		100000	1200000	1260000	1323000
Total Sales (A)		100000	1200000	1260000	1323000
Less. Variable Expense					
Sales of product		37000	444000	466200	489510
Total variable Expense (B)		37000	444000	466200	489510
Contribution Margin (CM) [C=(A-B)]		63000	756000	793800	833490
Less. Fixed Expense					
Rent					
Electricity Bill		600	7200	7500	8000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Transportation		200	2400	2700	3000
Food		42000	504000	507000	510000
Medicin					
Bank service Charge			100	100	100
Total Fixed Cost		48000	576100	580000	584000
Net Profit (E) [C-D]		15000	179900	213800	249490
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	179900	213800	249490
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		159900	353700
	Total Cash Inflow	229900	373700	603190
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	159900	353700	583190

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Horinbisa, Premtoli,
Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













