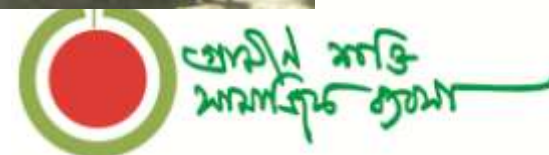


Proposed NU Business Name: **SHUVO FARM**



Project identification and prepared by: Md. Sahjamal Sirazi ,
Puthia Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHUVO KUMAR MOJUMDAR
Age	:	05-04-1995 (22 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Patiakandi , P.O: Nondongasi , P.S: Carghat , 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	:	SHEFALI MOJOMDAR
(iii) Father's name	:	SHUSHIL KUMAR MOJUMDAR
(iv) GB member's info	:	Branch: Nimpara , Carghat ,Centre # 66 (Female), Member ID: 5306/3, Group No: 03 Member since: 2006 to (11 Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: 4,600
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750-351140
Mother's Contact No.	:	01735-361958
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHEFALI MOJUMDAR joined Grameen Bank since 11 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	:	SHUVO FARM
Location	:	Patiakandi , Nondongasi , Carghat , Rajshahi.
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two ox in his farm▪The business is operating by entrepreneur himself. Existing no employee.▪The farm is owned.▪Collects goods from Nondongasi.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Ox	50,000	200,000
Total Sales (A)	50,000	200,000
Less. Variable Expense		
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	50,000	200,000
Less. Fixed Expense		
Electricity Bill	600	2,400
Salary (self)	15,000	60,000
Straw, Bran, Medicine etc	6,000	24,000
Mobile Bill	600	2,400
Total fixed Cost (D)	22,200	88,800
Net Profit (E) [C-D]	27,800	111,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x30,000)	60,000	40,000	100,000
Feed	-	10,000	10,000
Total	60,000	50,000	110,000

Source of Finance

Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Ox	60,000	240,000	252,000	264,600
Total Sales (A)	60,000	240,000	252,000	264,600
Less. Variable Expense				
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	60,000	240,000	252,000	264,600
Less. Fixed Expense				
Electricity Bill	600	2,400	2,400	2,400
Salary (self)	15,000	60,000	60,000	60,000
Straw, Bran, Medicine etc	9,000	36,000	37,800	39,690
Mobile Bill	600	2,400	2,400	2,400
Total Fixed Cost	25,200	100,800	102,600	104,490
Net Profit (E) [C-D]	34,800	139,200	149,400	160,110
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	139,200	149,400	160,110
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	119,200	129,400
	Total Cash Inflow	189,200	268,600	289,510
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	119,200	248,600	269,510

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest







