

Proposed NU Business Name: **MORIUM PORLITRY FARM**



Project identification and prepared by: Monoj kumar sarkar
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MIJANUR ROHON
Age	:	<i>01-01-1990 (27Years)</i>
Education, till to date	:	S.s.c
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Uttor Milik, P.O:Bagha 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	:	MINA BEGUM
(iii) Father's name	:	ATAUR ROHOMAN
(iv) GB member's info	:	Branch: Monigram, Centre # 23/m (Female), Member ID: 1715, Group No: 04 Member since: 15-01-2014(03Years) First loan: BDT 5,000/- Existing Loan: BDT 5,000, Outstanding loan: 4,450
Further Information:		
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	-
Entrepreneur Contact No.	:	01723-896388
Father's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINA BEGUM joined Grameen Bank since 03 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

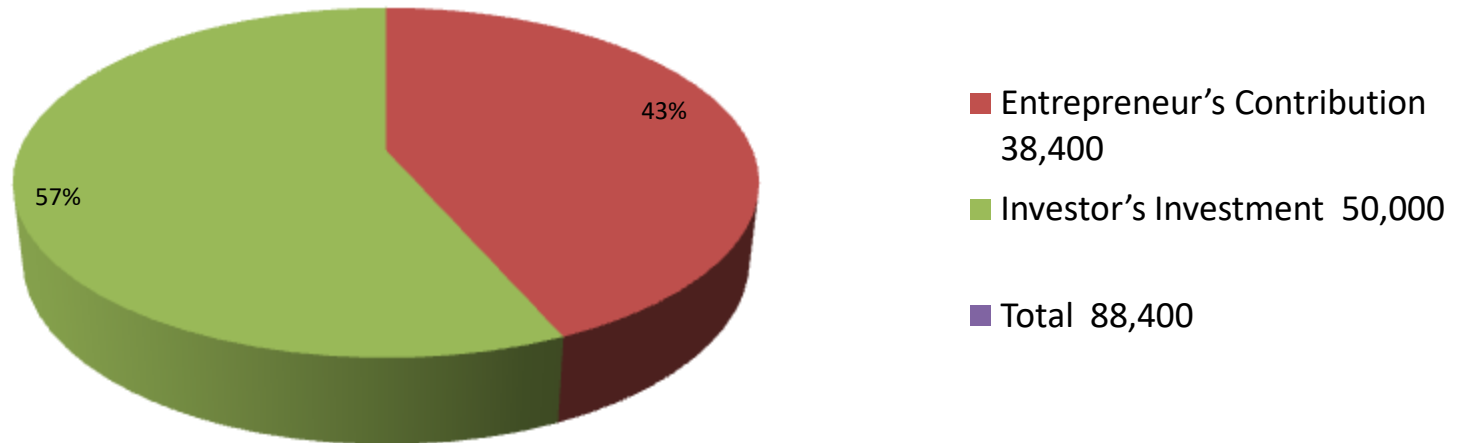
Business Name	:	MORIUM PORLITRY FARM
Location	:	Uttor Milik, Bagha,Rajshahi .
Total Investment in BDT	:	BDT 88,400/-
Financing	:	Self BDT-38400/-(from existing business)57% Required Investment BDT 50,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT-4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	33 ft x 16 ft= 528 square ft
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;Hen sales The business is operating by entrepreneur. Existing 03 employee. ▪ The farm is own. ▪Collects goods from Billmaria. ▪Agreed grace period is 3 months. ▪Average 50% gain on sale.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hen sales		150,000	1,800,000
Total Sales (A)		150,000	1,800,000
Less. Variable Expense			
Hen sales		75,000	900,000
Total variable Expense (B)		75,000	900,000
Contribution Margin (CM) [C=(A-B)]		75,000	900,000
Less. Fixed Expense			
Food		42,000	504,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Medicine		8,400	100,800
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total Fixed Expense (D)		55,100	661,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Hen	38,400	30,000	68,400
Food	0	10,000	10,000
Medicine	0	10,000	10,000
Total	38,400	50,000	88400

Source of Finance



Financial Projection (BDI)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Hen sales		180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)		180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Hen sales		80,000	960,000	1,008,000	1,058,400
Total variable Expense (B)		80,000	960,000	1,008,000	1,058,400
Contribution M.(CM) [C=(A-B)]		80,000	960,000	1,008,000	1,058,400
Less. Fixed Expense					
Food		42,000	504,000	506,000	508,000
Electricity Bill		200	2,400	2,500	2,700
Transportation		500	6,000	7,000	8,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Medicine		8,400	100,800	101,000	102,000
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,600
Total Fixed Cost		55,400	664,800	668,300	672,700
Net Profit (E) [C-D]		24,600	295,200	339,700	385,700

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	295,200	339,700	385,700
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		275,200	594,900
	Total Cash Inflow	345,200	614,900	980,600
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	275,200	594,900	960,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest





Family picture

