

Proposed NU Business Name: M/S KHAN AGRO FARM



Project identification and prepared by: Monoj Kumar Sarkar,
Bagha, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MANIRUL ISLAM KHAN
Age	:	11-10-1984 (33 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother & 02 Sisters
Address	:	Vill: Koligram, 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	:	MST. MONOARA KHANM
(iii) Father's name	:	MD. SAIFUL ISLAM KHAN
(iv) GB member's info	:	Branch:Monigram, Centre # 4/m(Female), Member ID: 1683/4, Group No:05 Member since: 17-04-2011(06Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 105,000 Outstanding loan:71,088 BDT
(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	:	06 years. He has no training.
Other Own/Family Sources of Income	:	Furniture Business
Other Own/Family Sources of Liabilities	:	Furniture Business
Entrepreneur Contact No.	:	01729-672506
Wife's Contact No.	:	01771-600994
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONOARA KHANM joined Grameen Bank since 06 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	:	M/S KHAN AGRO FARM
Location	:	Koli gram,Bagha, Rajshahi .
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000(as equity)50 %
Present salary/drawings from business (estimates)	:	BDT 3,000
Proposed Salary	:	BDT 3,000
Size of shop	:	5- Bhiga
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 Guava .▪Average 50 % gain on sales..▪The business is operating by entrepreneur. Existing 1 employee.▪One will be appointed after getting equity fund.▪The land is Own.▪Collects goods from Garden .▪Agreed grace period is 3 months.

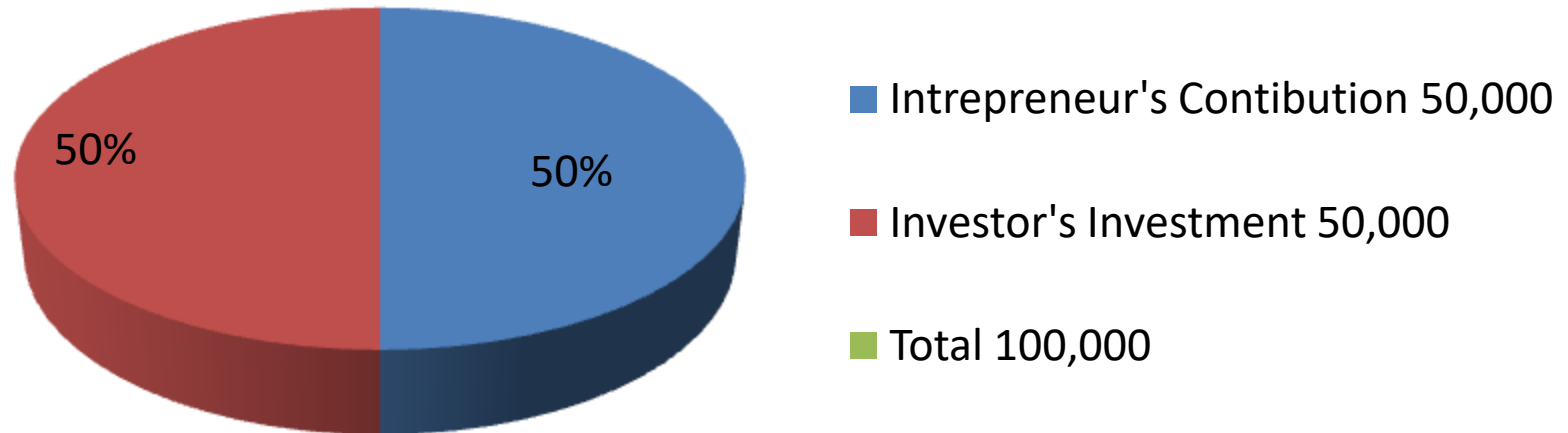
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Guava (10 ct x 3000)	30,000	360,000
Total Sales (A)	30,000	360,000
Less. Variable Expense		
	15,000	180,000
Total variable Expense (B)	15,000	180,000
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less. Fixed Expense		
Lease Payment	0	0
Transportation	1,000	12,000
Salary (self)	3,000	36,000
Guard	3,000	36,000
Entertainment	200	2,400
Fertilizer & Insect killer	3,000	36,000
Bank Charge	100	1,200
Mobile Bill	200	2,400
Total fixed Cost (D)	10,500	126,000
Net Profit (E) [C-D]	4,500	54,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Guava Tree (200 x 125)	25,000	0	50,000
Kull (200x125)	25,000	0	0
Fertilizer, Insect killer	0	50,000	50,000
Total	50,000	50,000	100,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Guava (12ct x 3000)	36,000	432,000	453,600	476,280
Total Sales (A)	36,000	432,000	453,600	476,280
Less. Variable Expense				
Guava (12ct x 3000)	18,000	216,000	226,800	238,140
Total variable Expense (B)	18,000	216,000	226,800	238,140
Contribution Margin (CM) [C=(A-B)]	18,000	216,000	226,800	238,140
Less. Fixed Expense				
Lease Payment	0	0	0	0
Transportation	1,000	12,000	13,000	14,500
Salary (self)	3,000	36,000	36,000	36,000
Guard	3,000	36,000	36,000	36,500
Entertainment	200	2,400	2,500	2,600
Fertilizer & Insect killer	3,000	36,000	36,500	37,400
Bank Charge	100	1,200	1,300	1,400
Mobile Bill	200	2,400	2,500	2,600
Total fixed Cost (D)	10,500	126,000	127,800	131,000
Net Profit (E) [C-D]	4,500	54,000	99,000	107,140
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	90,000	99,000	107,140
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		70,000	149,000
	Total Cash Inflow	140,000	169,000	256,140
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	70,000	149,000	236,140

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest







Family picture

