

Proposed NU Business Name: MIAH LAYER FARM



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Project verified by: Md. Shamsul Arifin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RAKIB HASSAN
Age	:	10-10-1992 (25 Years)
Education, till to date	:	Hons.
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Noluia ,P.O: Noluia .P.S: Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROHIMA BEGUM
(iii) Father's name	:	MD: ALAN MIAH
(iv) GB member's info	:	Branch: Jadobpur, Centre # 53(Female), Member ID:2583/1 , Group No: 03 Member since: 15-10-2000 (17 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 130,000/-, Outstanding loan: BDT 0
(v) Who pays GB loan installment	:	No
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-984443
Mother's Contact No.	:	01775-987255
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, angail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst. ROHIMA BEGUM joined Grameen Bank since 17 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

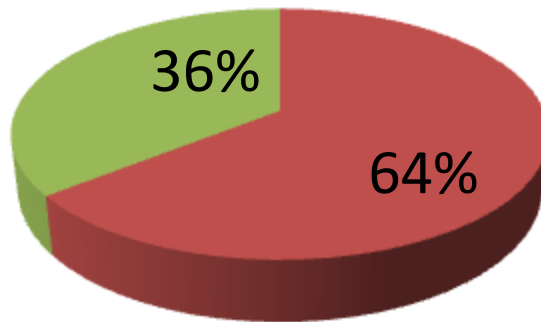
Business Name	:	MIAH LAYER FARM
Location	:	NoluiaTangail
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	78ft x 10 ft= 780 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cheek.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing No employee.▪None employee will be appointed.▪The shop is own▪Collects goods from Korpur Bazer, Bogra▪Agreed grace period is 3 months.

Existing

Particular	Monthly	Yearly
Revenue (Sale)		
Cheek	108000	1296000
	0	0
Total Sales(A)	108000	1296000
Less Variable Expense (B)		0
Cheek,Medicine	81000	972000
Total Variable Expense	81000	972000
Contribution Margin (CM) [C=(A-B)]	27000	324000
Less Fixed Expense		
Rent	0	0
Electric Bill	1800	21600
Transportation	10000	120000
Salary (Self)	5000	60000
Salary (Staff)	0	0
Entertainment	100	1200
Guard	0	0
Generator	250	3000
Mobile Bill	300	3600
Total Fixed Cost (D)	17450	209400
Net Profit (E)= [C-D]	9550	114600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cheek	1800	50	90,000	1000	50	50,000	140,000
			0			0	0
			90000			50,000	140,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Cheek	3800	114000	1368000	1436400
0	0	0	0	0
Total Sales(A)	3800	114000	1368000	1436400
Less Variable Expense (B)				
Cheek	2850	85500	1026000	1077300
Total Variable Expense	2850	85500	1026000	1077300
Contributon Margin (CM) [C=(A-B)]	950	28500	342000	359100
Less Fixed Expense				
Rent		0	0	0
Electric Bill		1800	21600	21900
Transportaion		10000	120000	126000
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		100	1200	1200
Gard		0	0	0
Generator		250	3000	3000
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		17450	206400	212800
Net Profit (E)= [C-D]		11050	132600	139230
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	132,600	139230
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		102600
	Total Cash Inflow	182,600	241,830
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)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	102,600	211,830

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





Family picture

