

Proposed NU Business Name: **RITA FARM**



Project identification and prepared by: Md.Jahurul Haque, ,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Sree Ranzid Chandra Pramanik
Age	:	03-03-1983(34 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill:Nai Shimul,P.O: Bishalpur,P.S: Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sreemoti Uporani
(iii) Father's name	:	Sree Gogendro Nath Pramanik
(iv) GB member's info	:	Branch:Talom Tarash,Sherpur, Centre # 51 (Female), Member ID: 9102, Group No: 07 Member since: 13-01-2012(04 Years)
Further Information:		First loan: BDT 23,000/-
(v) Who pays GB loan installment	:	Existing Loan: NILL, Outstanding loan: NILL : 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.)	:	Rice(Paddy) Whole Sale.
Business Experiences and Training Info	:	15 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-279392
Mother's Contact No.	:	01745-801450
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sreemoti Uporani joined Grameen Bank since 10 years ago. At first she took 23,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RITA FARM
Location	:	Bagra, Sherpur.
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 2,10,000/- (from existing business) 84% Required Investment BDT 40,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	25 ft x 9 ft=229 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like Milk.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Sherpur, Bogra▪ Agreed grace period is 3 months.

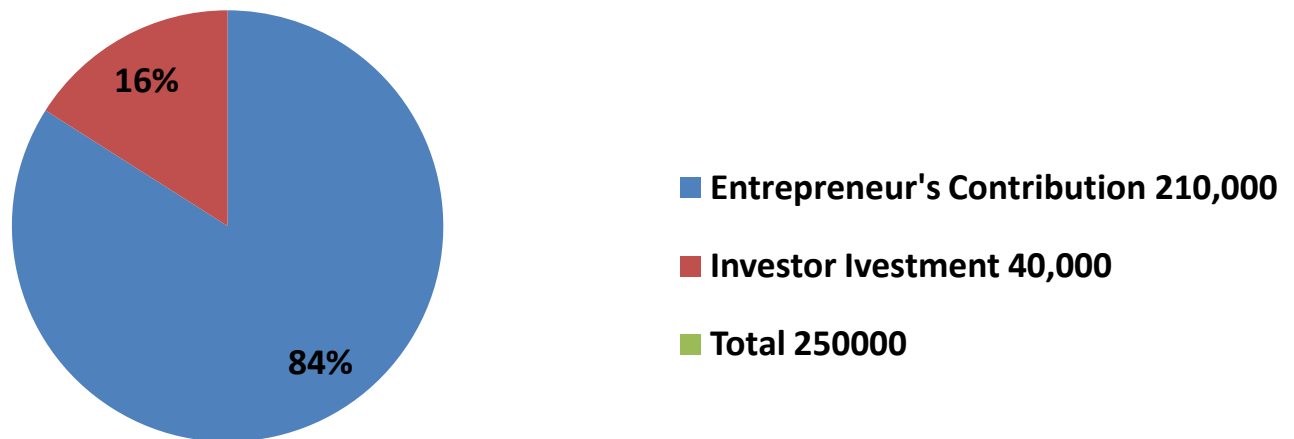
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	600	18,000	216,000
Total Sales (A)	600	18,000	216,000
Less. Variable Expense			
Feed & Medicine	120	3,600	43,200
Total variable Expense (B)	120	3,600	43,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		4,000	48,000
Entertainment		0	0
Feed & Medicine		0	0
Mobile Bill		200	2,400
Total fixed Cost (D)		4,600	55,200
Net Profit (E) [C-D]		9,800	117,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	75,000	150,000	1	40,000	40,000	270,000
Bokna	1	30,000	30,000			0	
Ox	1	30,000	30,000			0	
Total	4		210,000	1		40,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk (50*20)	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense	0	0	0	0	0
Millk	120	3,600	43,200	45,360	47,628
Total variable Expense (B)	120	3,600	43,200	45,360	47,628
Contribution Margin (CM) [C=(A-B)	480	14,400	172,800	181,440	190,512
Less. Fixed Expense					
Electricity Bill	0	200	2,400	2,400	2,400
Transportation	0	200	2,400	2,400	2,400
Salary (self)	0	4,000	48,000	48,000	48,000
Entertainment	0	0	0	0	0
Feed & Medicine	0	0	0	0	0
Mobile Bill	0	200	2,400	2,400	2,400
Total fixed Cost (D)	0	4,600	55,200	55,200	55,200
Net Profit (E) [C-D]	0	9,800	117,600	126,240	135,312
Investment Payback	0	0	16,000	16,000	16,000

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

Sl #	<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	40,000		
1.2	Net Profit	117,600	126,240	135,312
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		101,600	211,840
	Total Cash Inflow	157,600	227,840	473,128
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	101,600	211,840	457,128

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 01 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience

WEAKNESS

Lack of Capital/Investment

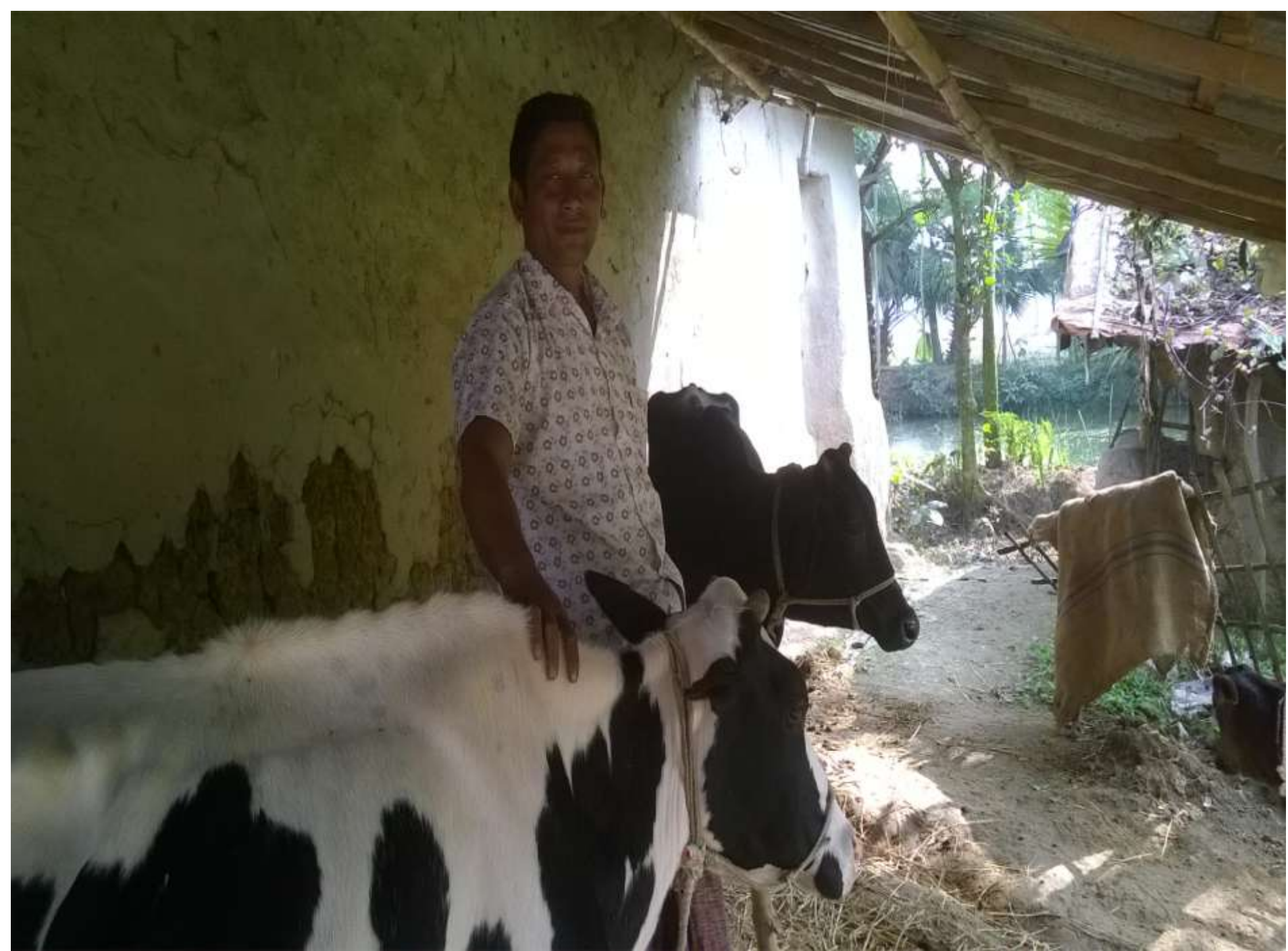
OPPORTUNITIES

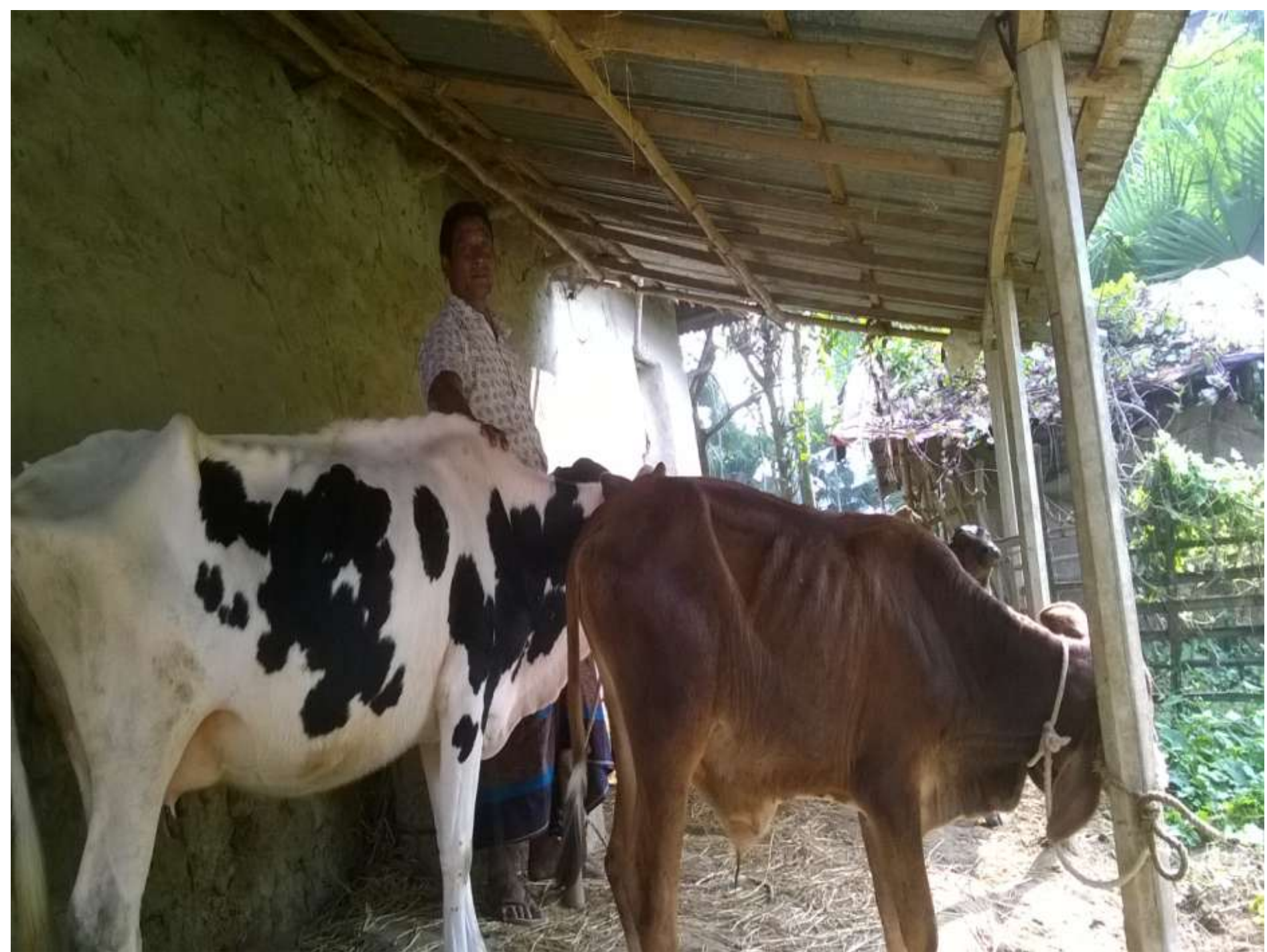
Huge demand in the community
Location of shop;
Regular customers;

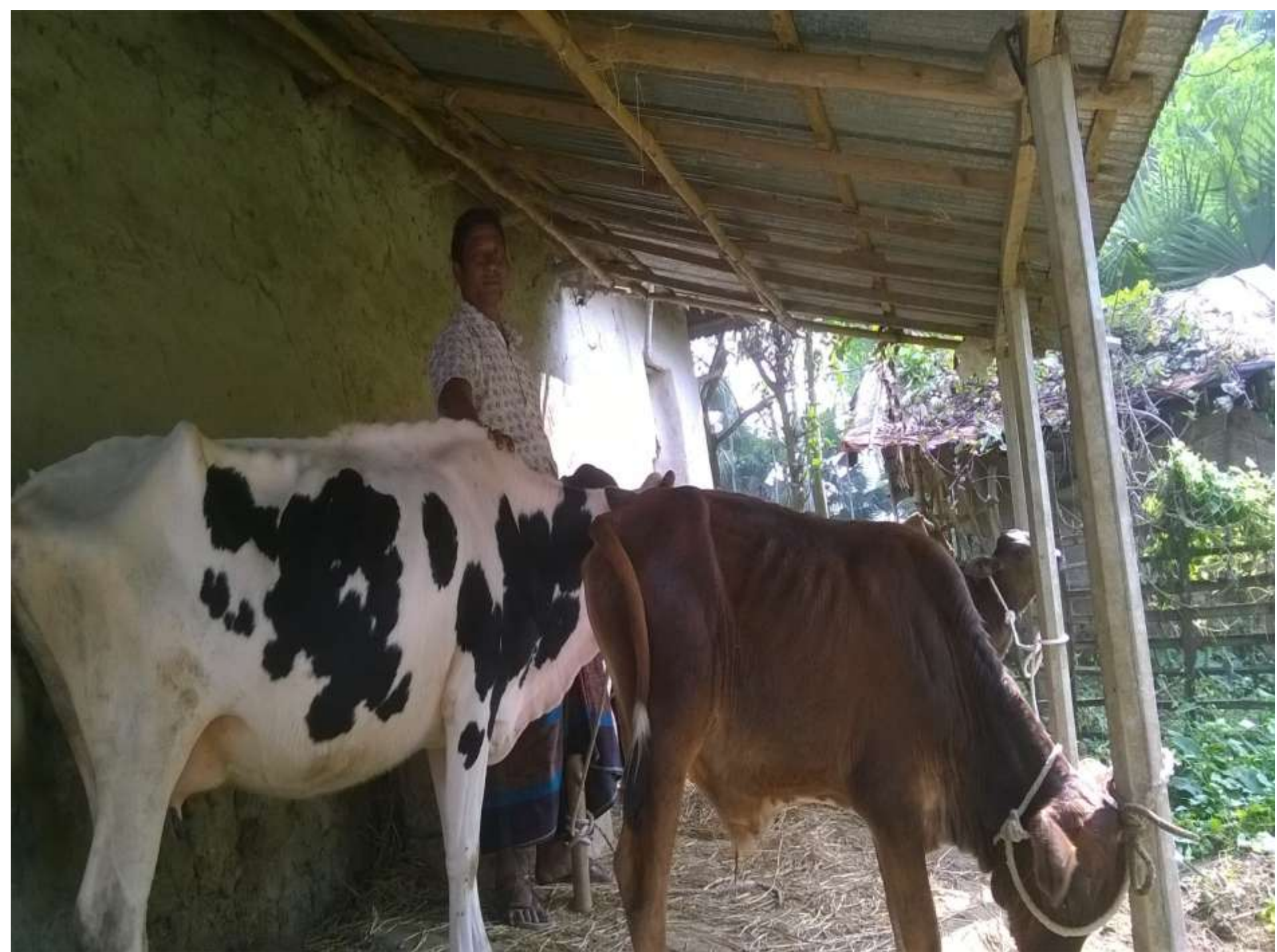
THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

