

Proposed NU Business Name: **SANTU LEYAR FARM**



Project identification and prepared by: Md. Sohel Rana, Tahirpur
Unit, Rajshahi

Project verified by: Md. Mijan Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SANTU PRANG
Age	:	23-02-1987(30 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	2 Brother
Address	:	Vill: Cheokhali,P.O: goalkandi,,P.S: bagmara, 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. MAJEDA BIBI
(iii) Father's name	:	MD. SAHADAD HOSSAIN
(iv) GB member's info	:	Branch: hamirkudsa, Centre # 03(Female), Member ID: 1141/3 Group No: 10 Member since: 2013 First loan: BDT -5000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 34450
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Kachamaler bebsa
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01763458581
Father's Contact No.	:	01754817313
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MAJEDA BIBI joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SANTU LEYAR FARM
Location	:	Ramrama, bagmara,Rajshahi
Total Investment in BDT	:	BDT 200,000
Financing	:	Self BDT 150,000-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	50 ft x 15 = 750 ft
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; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

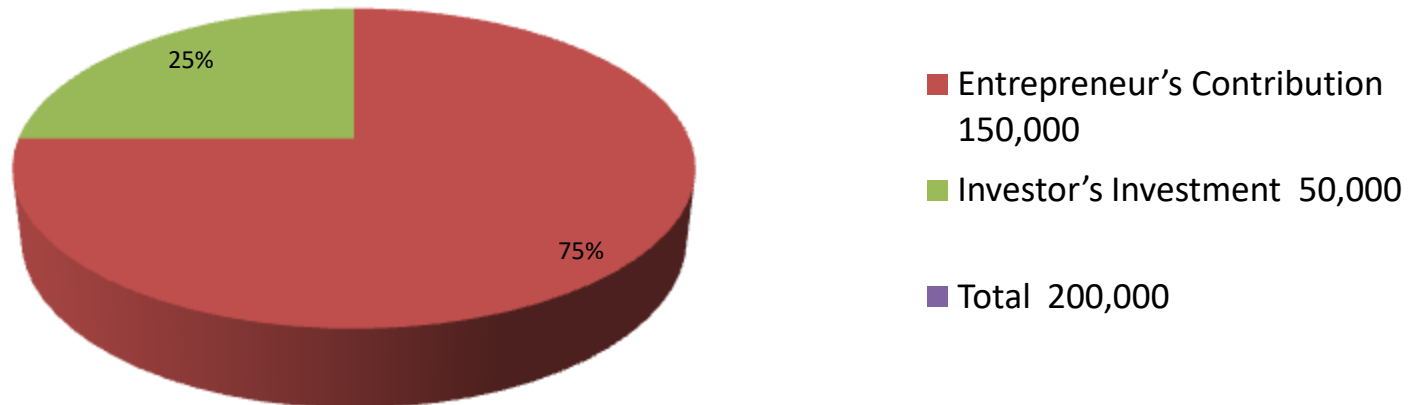
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	4,000	120,000	1440000
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense		0	
sales of product	3,000	90,000	1080000
Total variable Expense (B)	3,000	90,000	1080000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360000
Less. Fixed Expense			
Rent			0
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
food		10000	120,000
Transportation		1000	12,000
Entertainment			0
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		16,500	198,000
Net Profit (E) [C-D]		13,500	162,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
lear murgi	1000	150	150,000				150,000
murgi buy					30000	30000	30,000
food buy					20000	20000	20,000
Total	1000	150	150000		50000	50000	200000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	4500	135000	1620000	1701000	1786050
Total Sales (A)	4500	135000	1620000	1701000	1786050
Less. Variable Expense		0	0	0	0
sales of product	3375	101250	1215000	1275750	1339538
Total variable Expense (B)	3375	101250	1215000	1275750	1339538
Contribution Margin (CM) [C=(A-B)]	1125	33750	405000	425250	446513
Less. Fixed Expense					
Rent					
Electricity Bill		300	3600	9600	9600
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	3600	3600
food		10000	120000	2400	2400
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		16500	198100	78100	78100
Net Profit (E) [C-D]		17250	206900	347150	368413
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	206900	347150	368413
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		186900	514050
	Total Cash Inflow	256,900	534050	882463
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	186,900	514050	862463

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: chewkhali,
gualkandi,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

