

Proposed NU Business Name: **RAKIB AGRO FARM**

Project identification and prepared by: Md. Mokaddes Ali.

Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. RUMA BEGUM
Age	:	12-12-1986(32 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	4 Brothers and 3 Sisters
Address	:	Vill: Gachuya; P.O: Naloya, P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother in low <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother in low 's name	:	AYSA
(iii) Father's name	:	ROMEJ MIHA
(iv) GB member's info	:	Branch: Gachuya, Centre # 39(Female), Member ID: 4052, Group No: 04 Member since:01-01-1998(20 Years) First loan: BDT 1,500/- Existing loan: BDT 50,000/- Outstanding loan: BDT42,300/ -
Further Information:		
(v) Who pays GB loan installment	:	Father in low
(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 & Skill	:	10 years of business experience.
Own Business and Training Info	:	10 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.	:	01727-500244
Mother's Contact No.	:	01939-836327
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYSA joined Grameen Bank since 20 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	RAKIB AGRO FARM
Location	:	Vill: Gachuya; P.O: Naloya, P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,80,000
Financing	:	Self BDT 2,00,000 (from existing business) 59% Required Investment BDT 80,000(as equity) 41%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	27 ft x 27 ft= 729 square 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; Milk, Calf, Ox.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from caitola.▪Agreed grace period is 3 months.

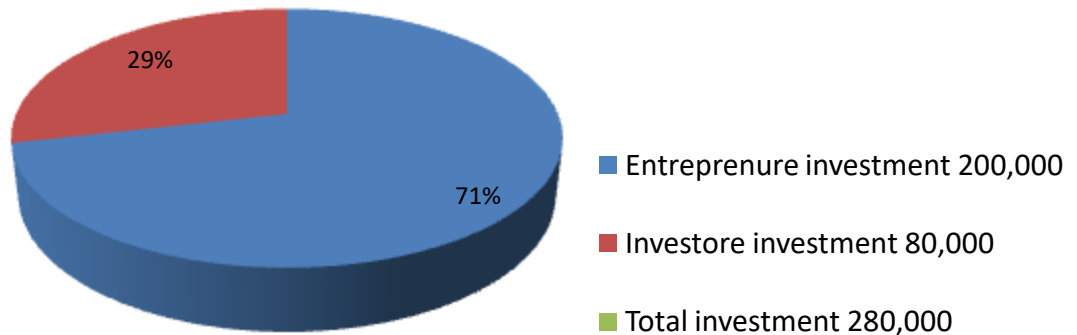
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk, Calf, Ox	3,000	90,000	1,080,000
	0		
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Milk, Calf, Ox	2,100	63,000	756,000
Total variable Expense (B)	2,100	63,000	756,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		300	3,600
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		200	2,400
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		6,300	75,600
Net Profit (E) [C-D]		20,700	248,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	2	75000	150000	Cow	1	80000	80,000	230,000
Calf	2	25000	50000		0	0	0	50,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
Total			200000			80000	80,000	280,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk, Calf, Ox	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Milk, Calf, Ox	3,150	94,500	1,134,000	1,190,700	1,250,235
Total variable Expense (B)	3,150	94,500	1,134,000	1,190,700	1,250,235
Contribution Margin (CM) [C=(A-B)]	1,350	40,500	486,000	510,300	535,815
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		200	2,400	2,520	2,646
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,300	75,600	76,380	77,199
Net Profit (E) [C-D]		34,200	410,400	433,920	458,616
Investment Payback			32,000	32,000	32,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	410,400	433,920	458,616
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		378,400	780,320
	Total Cash Inflow	490,400	812,320	1,238,936
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	378,400	780,320	1,206,936

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 10 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







