

Proposed NU Business Name: **M/S SARKAR LAYER FARM**



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD . EMDADUL HAQ MILON
Age	:	18-11-1986 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brother, 06 Sister
Address	:	Vill: Horihorpara, P.O: Mowgasi , P.S: Mohanpur , 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	:	MOST. ROKEA BIBI
(iii) Father's name	:	MD. EMAZ UDDIN SARKAR
(iv) GB member's info	:	Branch: Mowgasi, Mohanpura Centre 91 (Female), Member ID: 5466, Group No: 04 Member since: 01-10-1997 (19Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 21,420/=
(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	:	Six years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-866056
Mother's Contact No.	:	01768-756270
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ROKEA BIBI joined Grameen Bank since years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SARKAR LAYER FARM
Location	:	Vill: Horihorpara, P.O: Mowgasi , P.S: Mohanpur , Dist: Rajshahi
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	45ft x 27 ft = 1215 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Egg item etc.▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is Owne▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

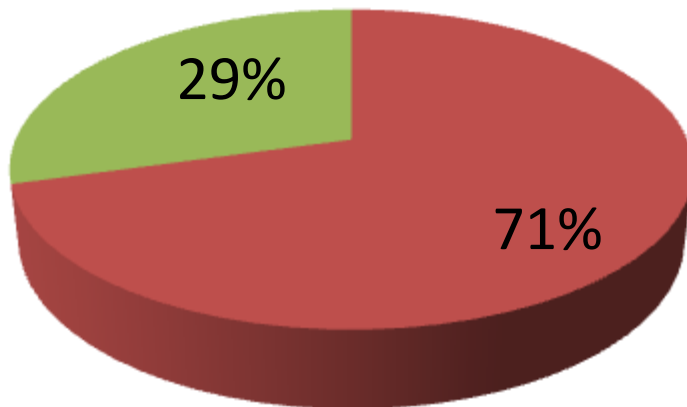
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Egg item	5,000	1,50,000	18,00,000
Total Sales (A)	5,000	1,50,000	18,00,000
Less. Variable Expense			
Contribution Margin (CM) [C=(A-B)]	5,000	1,50,000	18,00,000
Less. Fixed Expense			
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Food		1,05,000	12,60,000
Transportation		2,000	24,000
Entertainment		300	3,600
Medicin		1,000	12,000
Total fixed Cost (D)		1,17,000	14,04,000
Net Profit		33,000	3,96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Hen	1000	120	1,20,000	250	120	30,000	1,50,000
Food	-	-	-	-	-	20,000	20,000
Total	1000		1,20,000	250		50,000	1,70,,000

Source of Finance



■ Entrepreneur's Contribution 120,000

■ Investor's Investment 50,000

■ Total 170,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3 rd Year
Revenue (sales)					
Egg Item	5,500	1,65,000	19,80,000	20,79,000	21,82,950
Total Sales (A)	5,500	1,65,000	19,80,000	20,79,000	21,82,950
Less. Variable Expense					
Contribution Margin (CM) [C=(A-B)]	5,500	1,65,000	19,80,000	20,79,000	21,82,950
Less. Fixed Expense					
Electricity Bill		400	4,800	5,000	5,500
Mobile Bill		400	4,800	5,000	5,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Food		1,10,000	13,20,000	13,20,000	13,25,000
Transportation		2,000	24,000	25,000	27,000
Entertainment		300	3,600	4,000	4,500
Medicin		1,200	14,400	14,700	15,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		1,22,400	14,68,800	14,70,900	14,79,700
Net Profit (E) [C-D]		42,600	5,11,200	6,08,100	7,03,250
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	5,11,200	6,08,100	7,03,250
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		4,91,200	10,79,300
	Total Cash Inflow	5,61,200	10,99,300	17,82,550
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	4,91,200	10,79,300	17,62,550

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 6 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







কর প্রদানের তারিখ: ১৫/০৮/২০০৮



FAMILY PICTURE

