

Proposed NU Business Name: **SAYEED GORU FARM**



Project identification and prepared by: Monoj kumar sarkar, BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABU SAYEED
Age	:	24-06-1996(21 Years)
Education, till to date	:	Honours (2 Years)
Marital status	:	Unmarried
Children	:	0
No. of siblings:	:	01 Brother & 01 Sisters
Address	:	Vill: Goursohorpur ,P.O: Sardha P.S: Charghat, 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. SAHANAJ PARVIN
(iii) Father's name	:	MD. JIYAUUL HAQE
(iv) GB member's info	:	Branch: Charghat , Centre # 43 (Female), Member ID:3614/3, Group No: 05 Member since: 21-01-2012 (05Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 30,000
(v) Who pays GB loan installment	:	Father's
(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	:	-
Other Own/Family Sources of Liabilities	:	Jobs
Entrepreneur Contact No.	:	01773-776695
Family Contact No.	:	01718-576493
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAHANAJ PARVIN 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 business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAYEED GORU FARM
Location	:	Goursohorpur , Charghat ,Rajshahi .
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business)55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 20 ft= 400 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; Ox Sales. ▪The business is operating by entrepreneur. Existing no employees. ▪The farm is own. ▪Agreed grace period is 3 months. ▪Average 50% gain on sale.

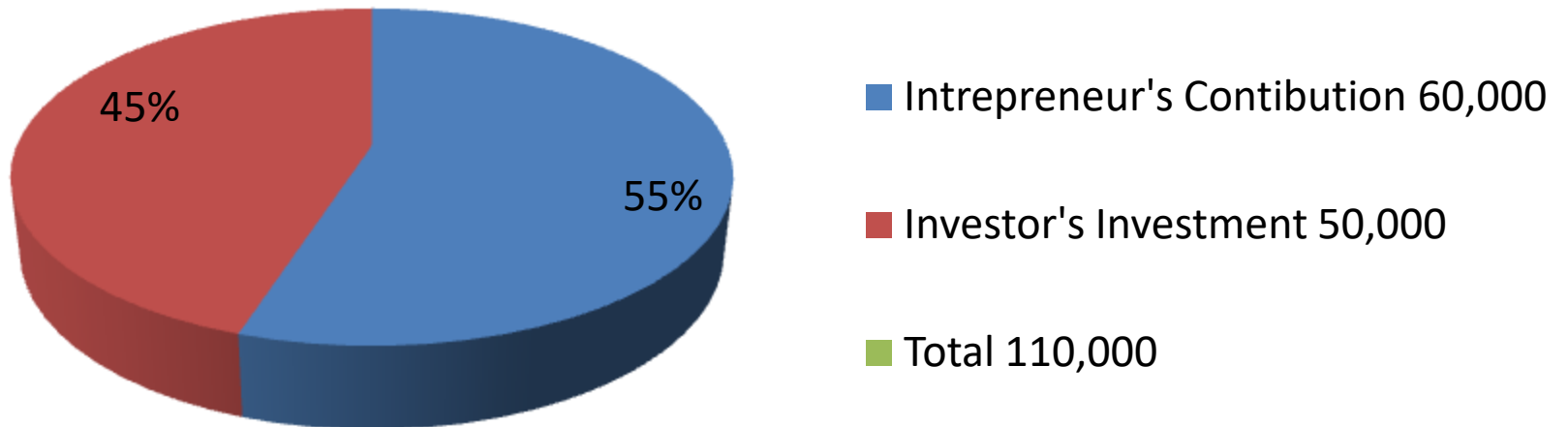
Existing Business (BDT)

Particular	Daily	6 (Monthly)	Yearly
Revenue (sales)			
Ox Sale		90,000	180,000
Total Sales (A)		90,000	180,000
Less. Variable Expense			
Ox Sale		45,000	90,000
Total variable Expense (B)		45,000	90,000
Contribution Margin (CM) [C=(A-B)]		45,000	90,000
Less. Fixed Expense			
Food		6,000	12,000
Electricity bill		0	0
Transportation		1,200	2,400
Salary (self)		24,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		600	1,200
Total fixed Cost (D)		32,400	64,400
Net Profit (E) [C-D]		12,600	25,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x30,000)	60,000	50,000	110,000
	0	0	0
Total	60,000	50,000	110,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Ox sale		100,000	200,000	210,000	220,500
Total Sales (A)		100,000	200,000	210,000	220,500
Less. Variable Expense					
Ox sale		50,000	100,000	105,000	110,250
Total variable Expense (B)		50,000	100,000	105,000	110,250
Contribution Margin (CM) [C=(A-B)]		50,000	100,000	105,000	110,250
Less. Fixed Expense					
Food		6,000	12,000	13,000	14,000
Electricity bill		0	0	0	0
Transportation		1,200	2,400	26,00	2,900
Salary (self)		24,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		600	1,200	1,300	1,500
Total Fixed Cost		32,400	64,800	66,200	67,800
Net Profit (E) [C-D]		17,600	35,200	38,800	42,450
Investment Payback			20,000	20,000	20,000

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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	35,200	38,800	42,450
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		15,200	34,000
	Total Cash Inflow	85,200	54,000	76,500
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	15,200	34,000	56,250

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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Sample Jeans
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