

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

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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD:FEROZ KABIR</b>
Age	:	10/05/1986(31Years)
Education, till to date	:	Class:B,A
Marital status	:	married
Children	:	1 son
No. of siblings:	:	2Brothers 1sister
Address	:	Vill: BathanbariP.O: sitlai-hat, P.S Poba, 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	:	<b>MST:FARIDA BEGUM</b>
(iii) Father's name	:	<b>MD:JOMIRUDDIN</b>
(iv) GB member's info	:	Branch: Damkura, Poba Centre #59(Female), Member ID: 4666/1, Group No: 03 Member since23-11-2012 to runing First loan: BDT 1000/=
Further Information:		Existing Loan: BDT 3,000, Outstanding loan:NIL
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Gossary
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0
Mother's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST:FARIDA BEGUM** :joined Grameen Bank since 05 years ago. At first she took 1000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for Business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAHAMUD GORU FARM</b>
Location	:	Bathanbari , damkura
Total Investment in BDT	:	BDT 230000/=
Financing	:	Self BDT 1,80,000/-(from existing business) 73% Required Investment BDT 50,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 5000/-
Size of house	:	25ft x 10ft= 250 square ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪He has three cow in his farm.</li><li>▪After getting equity fund one cow will be purchased.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪ Agreed grace period is 3 months.</li></ul>

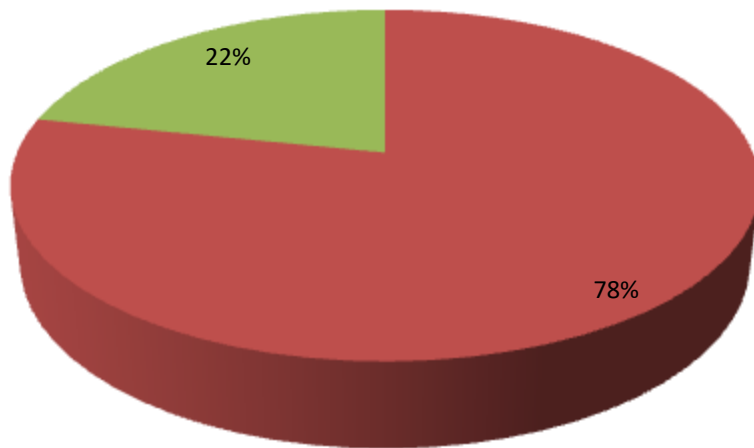
## Existing Business (BDT)

Particular	Daily	3 Monthly	Yearly
<b>Revenue (sales)</b>			
Cow sales		250,000	10,00,000
<b>Total Sales (A)</b>		250,000	10,00,000
<b>Less. Variable Expense</b>			
Cow sales		210,000	840,000
<b>Total variable Expense (B)</b>		210,000	840,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		40000	160,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		900	3600
Salary (self)		15000	60000
Guard			
Transportation		1500	6000
Entertainment			
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		17400	69600
<b>Net Profit (E) [C-D]</b>			

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
COW	3		1,80,000				180,000
calf				1		45000	45000
Feed of cow.						5000	5000
<b>Total</b>			<b>180,000</b>	<b>1</b>		<b>50000</b>	<b>230,000</b>

## Source of Finance



■ Entrepreneur's Contribution 180,000

■ Investor's Investment 50,000

■ Total 230,000

Financial Projection (BDT)					
Particular	Daily	3 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow sales		300,000	12,00,000	12,60,000	13,23,000
Total Sales (A)		300,000	12,00,000	12,60,000	13,23,000
Less. Variable Expense					
Cow sales		252,000	10,08,000	10,58,400	11,11,320
Total variable Expense (B)		252,000	10,08,000	10,58,400	11,11,320
Contribution Margin (CM) [C=(A-B)]		48000	192000	201600	211680
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		900	3600	3600	3600
Salary (self)		15000	60000	60000	60000
Transportation		1500	6000	6000	6000
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		17400	69700	69700	69700
Net Profit (E) [C-D]		30600	122300	131900	141980
Investment Payback			20000	20000	20000



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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	122300	131900	141980
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>102300</b>	<b>214200</b>
	<b>Total Cash Inflow</b>	<b>172,300</b>	<b>234200</b>	<b>356180</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>102,300</b>	<b>214200</b>	<b>336180</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;Noudapara.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE