

Proposed NU Business Name: **JEET PORLITRY FARM**



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Baga Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZAHAGIR AL MAMUN SARKER
Age	:	31-12-1982(34Years 06 Months)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers
Address	:	Vill: Chandipur, P.O:Bagha , P.S: Bagha, 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	:	JAHANARA KHATUN
(iii) Father's name	:	LATE.LIYAKOT ALI SARKER
(iv) GB member's info	:	Branch: Monigram Bagha, Centre # 37/m (Female), Member ID: 3295/1, Group No: 02 Member since: 05-02-2014 (03Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 80,000, Outstanding loan:0
(v) Who pays GB loan installment	:	Mothers
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Jobs
Entrepreneur Contact No.	:	01717-142178
Father's Contact No.	:	01723-641702
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA KHATUN joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JEET PORLITRY FARM
Location	:	Chandipur Bagha,Rajshahi .
Total Investment in BDT	:	BDT-82,500/-
Financing	:	Self BDT 32,500/-(from existing business)39% Required Investment BDT 50,000/-(as equity) 61%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	50 ft x 50 ft= 2,500 square ft
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;Hen sales The business is operating by entrepreneur. Existing 02 employee. ▪ The farm is own. ▪Collects goods from Rajshahi. ▪Agreed grace period is 3 months. ▪Average 50% gain on sale.

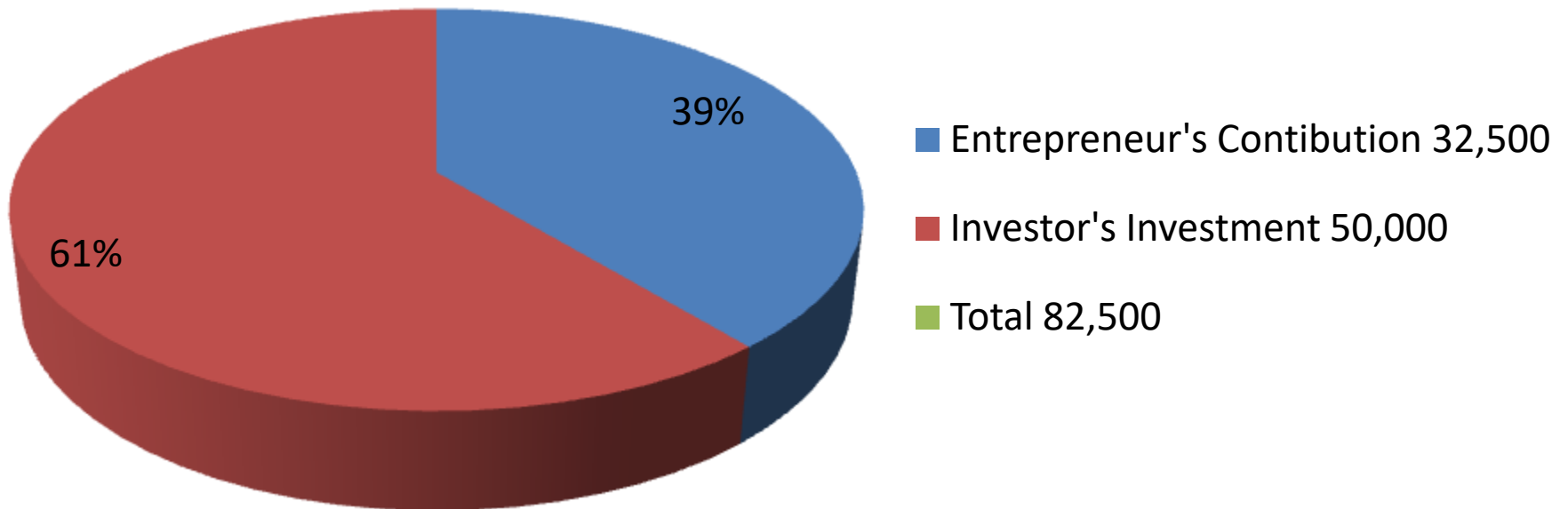
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hen sales		400,000	4,800,000
Total Sales (A)		400,000	4,800,000
Less. Variable Expense			
Hen sales		200,000	2,400,000
Total variable Expense (B)		200,000	2,400,000
Contribution Margin (CM) [C=(A-B)]		200,000	2,400,000
Less. Fixed Expense			
Food		129,000	1,548,000
Electricity Bill		1,500	18,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Entertainment		0	0
Medicine		10,000	120,000
Bank Charge		100	1,200
Mobile Bill		300	3,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Hen	32,500	40,000	72,500
Food	0	10,000	10,000
Medicine	0	0	0
Total	32,500	50,000	82,500

Source of Finance



Financial Projection (BDI)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Hen sales		450,000	5,400,000	5,670,000	5,953,500
Total Sales (A)		450,000	5,400,000	5,670,000	5,953,500
Less. Variable Expense					
Hen sales		225,000	2,700,000	2,835,000	2,976,750
Total variable Expense (B)		225,000	2,700,000	2,835,000	2,976,750
Contribution M.(CM) [C=(A-B)]		225,000	2,700,000	2,835,000	2,976,750
Less. Fixed Expense					
Food		129,000	1,548,000	1,500,000	1,550,000
Electricity Bill		1,500	18,000	20,000	22,000
Transportation		2,000	24,000	25,000	27,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	37,000	40,000
Entertainment		0	0	0	0
Medicine		10,000	120,000	125,000	130,000
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		300	3,600	4,000	4,500
Total Fixed Cost		150,900	1,810,800	1,772,300	1,834,900
Net Profit (E) [C-D]		74,100	889,200	1,062,700	1,141,850

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	889,200	1,062,700	1,141,850
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		869,200	1,911,900
	Total Cash Inflow	939,200	1,931,900	3,053,750
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	869,200	1,911,900	3,033,750

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest





