

## Proposed NU Business Name: **MAYER DOA GORUR FARM**



Project identification and prepared by: Md. Shahadat Hossain  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD. ABDUR RASHID</b>
Age	:	10-01-1988 (29 Years)
Education, till to date	:	Class 7
Marital status	:	UnMarried
Children	:	0
No. of siblings:	:	04 Brothers & 01 Sister
Address	:	Vill: Islampur P.O:Ukhariyabari P.S:Dhanbari Dist: Tangail.
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>Most: SHOKHINA BEGUM</b>
(iii) Father's name	:	<b>MD: SORAPHOT ALI</b>
(iv) GB member's info	:	Branch: Mirzabari , Centre # 29 (Female), Member ID: 6219, Group No: 07 Member since: 2014 (03Years) First loan: BDT 25,000Taka.
Further Information:		Existing loan: 31,000 Outstanding loan: 0
(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	:	08 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.	:	01995209681
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST: SHOKHINA BEGUM** Joined Grameen Bank Since 03 Years Ago. At First She Took 25,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAYER DOA GORUR FARM</b>
Location	:	Islampur, donbari,Tangail.
Total Investment in BDT	:	BDT 786,600
Financing	:	Self BDT 716,600(from existing business) 91% Required Investment BDT 70,000(as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	32ft x 12 ft= 384 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cow.</li><li>▪Average100% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Farm is own.</li><li>▪Collects goods from Donbari.</li><li>▪Agreed grace period is 3 months.</li></ul>

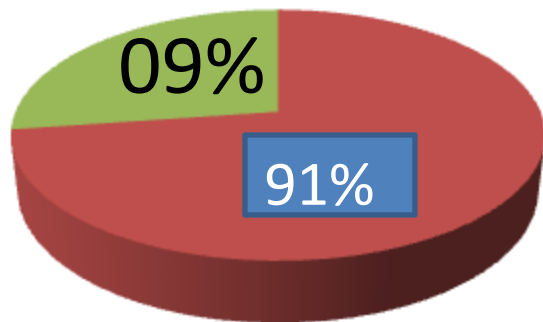
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
millk	900	27,000	324000
<b>Total Sales (A)</b>	900	27,000	324000
<b>Less. Variable Expense</b>			
millk	180	5,400	64800
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	180	5,400	64800
<b>Contribution Margin (CM) [C=(A-B)]</b>	720	21,600	259200
<b>Less. Fixed Expense</b>			
Rent		5000	60,000
Electricity bill		700	8,400
Transportation		200	2,400
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>11,100</b>	<b>133,200</b>
<b>Net Profit (E) [C-D]</b>		<b>10,500</b>	<b>126,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	3p	0	500,000	1p	70,000	70,000	570,000
Shar	3p	0	210,000				210,000
Khabar			1600				1600
ext			5000				5000
<b>Total</b>			<b>716,600</b>			<b>70,000</b>	<b>786,600</b>

## Source of Finance



**Entrepreneur Investment:716,600**  
**Investor Investment:70,000**  
**Total Investment:786,600**

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
millk	1,000	30,000	360,000	378,000	396,900
<b>Total Sales (A)</b>	1,000	30,000	360,000	378,000	396,900
<b>Less. Variable Expense</b>					
millk	200	6,000	72,000	75,600	79,380
<b>Total variable Expense(B)</b>	200	6,000	72,000	75,600	79,380
<b>Contribution Margin (CM) [C=(A-B)</b>	800	24,000	288,000	302,400	317,520
<b>Less. Fixed Expense</b>					
Rent		5000	60,000	60,000	60,000
Electricity bill		700	8,400	8,500	8,600
Transportation		200	2,400	2,700	3,000
Salary (self)		5000	60,000	60,500	70,000
Salar (staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		200	2,400	2,600	2,700
<b>Total fixed Cost (D)</b>		<b>11,100</b>	<b>133,200</b>	<b>134,300</b>	<b>144,300</b>
<b>Net Profit (E) [C-D)</b>		<b>12,900</b>	<b>154,800</b>	<b>168,100</b>	<b>173,220</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	154,800	168,100	173,220
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		126,800	266,900
	<b>Total Cash Inflow</b>	<b>224,800</b>	<b>294,900</b>	<b>440,120</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>126,800</b>	<b>266,900</b>	<b>412,120</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

