

**Proposed NU Business Name: SOHEL AGRO**



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Sokhipur.

Project verified by: Md.Siddikur Rahman



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

Name	:	<b>SOHEL RANA</b>
Age	:	20-01-1991 (26Years)
Education, till to date	:	CLASS 8
Marital status	:	Unmarried
Children	:	0
No. of siblings:	:	2 Sisters 3 brothres
Address	:	Vill:Kochua P.O: Kochua P.S: Sokhipur 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>MST.FIROJA BEGUM</b>
(iii) Father's name	:	<b>MD. NOYON MIA</b>
(iv) GB member's info	:	Branch : Jadobpur Centre 09(Female), Member ID: 2367 , Group No: 05 Member since: 1998-2017(19 years) First loan: BDT 2000
Further Information:		Existing loan: BDT 25000, 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.)	:	None
Business Experiences and Training Info	:	4 experience in running business. 4 Years in own business She has 4 Years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819999082
Family's Contact No.	:	01886999090
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.FIROJA BEGUM** joined Grameen Bank since 12 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

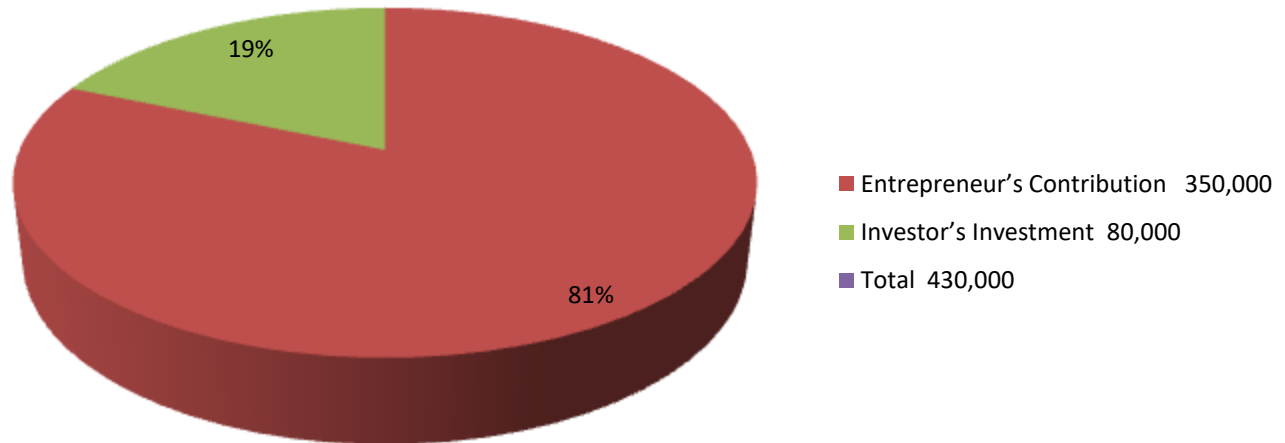
Business Name	:	<b>SOHEL AGRO</b>
Location	:	Kaitola
Total Investment in BDT	:	BDT 430,000/-
Financing	:	Self BDT 350,000/- (from existing business) 81% Required Investment BDT 80,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	45 ft x15 ft=675 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪. He has one cow and one calf in his farm.</li><li>▪Average daily milk production is 11 liter and milk price is BDT 60.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from kaitola</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
cow	1200	36000	432000
		0	0
Total Sales(A)	1200	36000	432000
Less Variable Expense (B)			0
cow	168	5040	60480
Total Variable Expense	168	5040	60480
Contribution Margin (CM) [C=(A-B)]	1032	30960	371520
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportation		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6500	78000
Net Profit (E)= [C-D]		24460	293520

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	4	70000	280000	1	80000	80,000	360,000
Ox	1	70000	70000			0	70,000
	5	140000	350,000	1	80000	80,000	430000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
cow	1500	45000	540000	567000	595350
<b>Total Sales(A)</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Less Variable Expense (B)</b>					
cow	210	6300	75600	79380	83349
<b>Total Variable Expense</b>	<b>210</b>	<b>6300</b>	<b>75600</b>	<b>79380</b>	<b>83349</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1290</b>	<b>38700</b>	<b>464400</b>	<b>487620</b>	<b>512001</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	43200	518400
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		200	2400	0	0
<b>Total Fixed Cost (D)</b>		<b>6500</b>	<b>78000</b>	<b>115800</b>	<b>591630</b>
<b>Net Profit (E)= [C-D]</b>		<b>32200</b>	<b>386400</b>	<b>405720</b>	<b>426006</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	386,400	405720	426006
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		354400	728120
	<b>Total Cash Inflow</b>	<b>466,400</b>	<b>760,120</b>	<b>1,154,126</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>354,400</b>	<b>728,120</b>	<b>1,122,126</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 05 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

