

Proposed NU Business Name: **KHOKON&BROTHERS AGRO FARM**



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Mohasthan Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ATAUR RAHMAN`
Age	:	01-01-1983(34Years)
Marital status	:	Married
Education,till to day	:	H..S.C
Children	:	02Dughters
No. of siblings:	:	01Brother&01Sister
Address	:	Vill: Soto Sorolpur P.O Chadmuhat P.S:Bogra Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.AFRUJA BEGUM
(iii) Husband's name	:	MD.FOJLAR RAHMAN
(iv) GB member's info	:	Branch:Namuja Bogra, Centre # 59(Female), Member ID:4749 Group No: 04 Member since: 04-01-2005(08Years) First loan: BDT 5,000 /-, Existing loan: BDT 20,000/- Outstanding loan: Nill
Further Information:		
(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 04 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-687039
Father's Contact No.	:	01830-534537
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AFRUJA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHOKON&BROTHERS AGRO FARM
Location	:	: Soto Sarolpur,Chadmuhat,Bogra Sadar ,Bogra.
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 120,000/- (from existing business) 33 % Required Investment BDT 60,000/- (as equity) 67 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Milk product. ▪The business is operating by entrepreneur. Existing no employee. ▪One will be appointed in the future. ▪Collects goods from ▪Agreed grace period is 3 months.

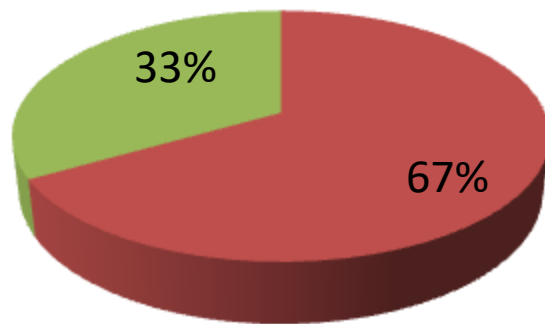
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	400	12,000	144,000
Total Sales (A)	400	12,000	144,000
Less. Variable Expense			
Milk production	120	3,600	43,200
Total variable Expense (B)	120	3,600	43,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
House rant		-	0
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		1,900	33,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	1	90000	90,000	1	60,000	60,000	150,000
Culf	1	30000	30,000	0	0	0	30,000
Others	0	0	0	0	0	0	0
Security	0	0	0	0	0	0	0
Total	2	0	120,000	1	60,000	60,000	180,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 60,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	600	18,000	216,000	226,800	238,140
Total Sales (A)	600	18,000	216,000	226,800	238,140
Less. Variable Expense					
Milk production	180	5,400	64,800	68,040	71,442
Total variable Expense (B)	180	5,400	64,800	68,040	71,442
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200	158,760	166,698
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,600	67,200	67,200	67,200
Net Profit (E) [C-D]		7,000	84,000	91,560	99,498
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	84,000	91,560	99,498
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		60,000	127,560
	Total Cash Inflow	144,000	151,560	227,058
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	60,000	127,560	203,058

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dheakola, Bogra
shadar, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

