

Proposed NU Business Name: **RUMAIA FARM**



Project identification and prepared by: Md. Habil uddin shah,
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Mohi Uddin
Age	:	01-06-1983(34 Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	2 daughter
No. of siblings:	:	3 Brothers & 4 Sister
Address	:	Vill: Dohar khalpar, P.O: Dohar, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Fatema begum
(iii) Father's name	:	Late. Lutfar Dewan
(iv) GB member's info	:	Branch: Meghula, Centre # 10(Female), Member ID:3243/1 , Group No: 06 Member since: 2002 -2008(6Years) First loan: BDT 6000/-
Further Information:		Existing loan: BDT 20,000- Outstanding loan: BDT :paid
(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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01918899154
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA BEGUM joined Grameen Bank since 6 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	Rumaia farm
Location	:	Dohar khalpar
Total Investment in BDT	:	BDT:410000
Financing	:	Self BDT 330000(from existing business) 80% Required Investment BDT 80,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40ft x 20ft= 800square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk▪Average % gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Foridpur.▪Agreed grace period is 3 months.

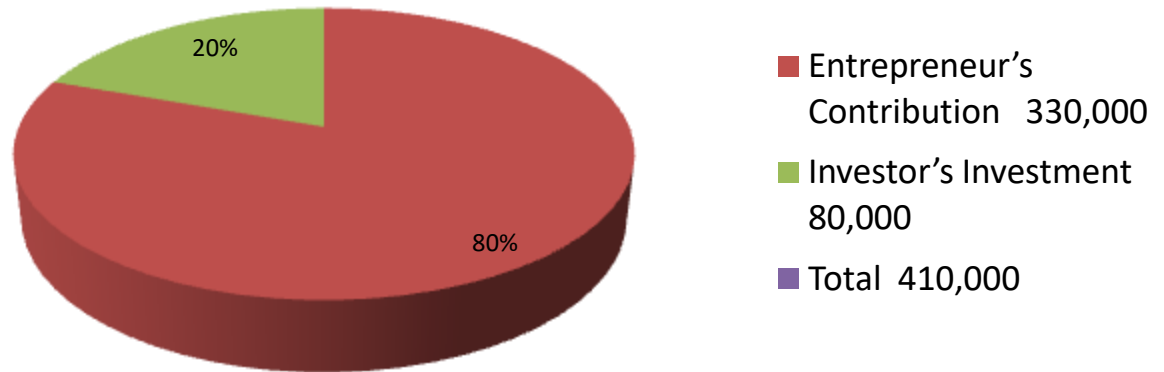
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	900	27000	324000
Total Sales (A)	900	27000	324000
Less. Variable Expense			
Milk	360	10800	129600
Total variable Expense (B)	360	10800	129600
Contribution Margin (CM) [C=(A-B)]	540	16200	194400
Less. Fixed Expense			
Rent			
Mobile Bill		200	2400
Genaretor			
Electricity Bill		500	6000
Salary (self)		5000	60000
Salary(staff)			
Cow food		5000	60000
Security Guard			
Total fixed Cost (D)		10700	128400
Net Profit (E) [C-D]		5500	66000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cow	02	150000	300000	01	80000	80000	380000
Bachur	02	15000	30000	00	00		30000
	00	00		00	00	00	
Others	00	00		0	0	0	
Security							
Total	04	165000	330000	01		80000	410000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
MILK	1000	30000	360000	378000	396000
		0	0	0	0
Total Sales (A)	1000	30000	360000	378000	396000
Less. Variable Expense		0	0	0	0
Milk	360	10800	129600	136080	142884
Total variable Expense (B)	360	10800	129600	136080	142884
Contribution Margin (CM) [C=(A-B)]	640	19200	230400	241920	254016
Less. Fixed Expense					
Rent					
Mobile Bill		200	2400	2500	2600
Genaretor					
Electricity Bill		500	6000	6000	6000
Salary (self)		5000	60000	60000	60000
Salary(staff)					
Cow food		5000	60000	60500	60500
Security Guard					
Total fixed Cost (D)		10700	128400	129000	129100
Net Profit (E) [C-D]		8500	102000	112920	124916
Investment Payback			32000	32000	32000

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	80,000		
1.2	Net Profit	102000	112920	124916
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		70000	150920
	Total Cash Inflow	182000	182920	275836
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32000
	Total Cash Outflow	112000	32000	32000
3	Net Cash Surplus	70000	150920	243836

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

