

Proposed NU Business Name: **MA BABAR DOA LAYER FARM**



Project identification and prepared by: Md. Mokaddes Ali.

Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nabin Udyokta

Name	:	MST SARMIN AKTER
Age	:	15-06-1997(20 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother and 4 Sisters
Address	:	Vill: Noluya ;P.O : Noluya P.S: Shakhipur, 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	:	JULIYA BEGUM
(iii) Father's name	:	ABUL KALAM AZAD
(iv) GB member's info	:	Branch: Noluya, Centre # 7(Female), Member ID: 3062, Group No: 07 Member since:01-01-2011(07 Years) First loan: BDT 10,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT -
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 & Skill	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782-849924
Mother's Contact No.	:	01730-189818
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JULIYA BEGUM joined Grameen Bank since 7 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	:	MA BABAR DUA LAYER FARM
Location	:	Vill: Noluya ;P.O : Noluya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 4,60,000
Financing	:	Self BDT 4,00,000 (from existing business) 87% Required Investment BDT 60,000(as equity) 13%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	20 ft x 60 ft= 1200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Egg, hen and Others.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is Rent.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Egg, hen and Others	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Egg, hen and Others	3,500	105,000	1,260,000
Total variable Expense (B)	3,500	105,000	1,260,000
Contribution Margin (CM) [C=(A-B)]	1500	45,000	540,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		1000	12,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		200	2,400
Gird		0	0
Generator		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		38,000	456,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Hen	1200	333.3333	400000	Feed	1	30000	30,000	430,000
	0	0	0	Medicine	1	30000	30,000	30,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			0			0	0	0
Total			400000			60000	60,000	460,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Egg, hen and Others	6,000	180,000	2,160,000	2,268,000	2,381,400
		0	0	0	0
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense		0	0	0	0
Egg, hen and Others	4,200	126,000	1,512,000	1,587,600	1,666,980
Total variable Expense (B)	4,200	126,000	1,512,000	1,587,600	1,666,980
Contribution Margin (CM) [C=(A-B)]	1,800	54,000	648,000	680,400	714,420
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		1000	12,000	12,600	13,230
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		200	2,400	2,520	2,646
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		300	3,600	3,780	3,969
Non Cash Item			0	0	0
Depreciation		0	0	0	0
Total Fixed Cost		7,000	84,000	88,200	92,610
Net Profit (E) [C-D]		47,000	564,000	592,200	621,810
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	564,000	592200	621810
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		540000	1108200
	Total Cash Inflow	624,000	1,132,200	1,730,010
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	540,000	1,108,200	1,706,010

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 05 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











