

## Proposed NU Business Name: **LABIB PALTRI FARM**



Project identification and prepared by: MD. Lokman  
Hakim, Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD.NURUZZAMAN</b>
Age	:	07/01/1986(31Years)
Education, till to date	:	CLASS TEN
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	2 Brothers 3 sisters
Address	:	Vill: Horisangkorpur,P.O:Pirijpur,P.S: Godagari, Dist: Rajshahi
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.MANUARA BEGUM</b>
(iii) Father's name	:	<b>MD. CHAN MUHAMMAD</b>
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #7(Female), Member ID: 1360, Group No:02 Member since:110/08/2011 (13 Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan:24060
(v) Who pays GB loan installment	:	Mother
(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. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01723673582
Father's Contact No.	:	01825-429694
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MANUARA BEGUM** joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>LABIB PALTRI FARM</b>
Location	:	Harisankorpur,Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 82500
Financing	:	Self BDT 32500-(from existing business) 39% Required Investment BDT 50,000/-(as equity) 61%
Present salary/drawings from business (estimates)	:	BDT 4000/-
Proposed Salary	:	4000/=
Size of shop	:	85ft x 25ft= 2125 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

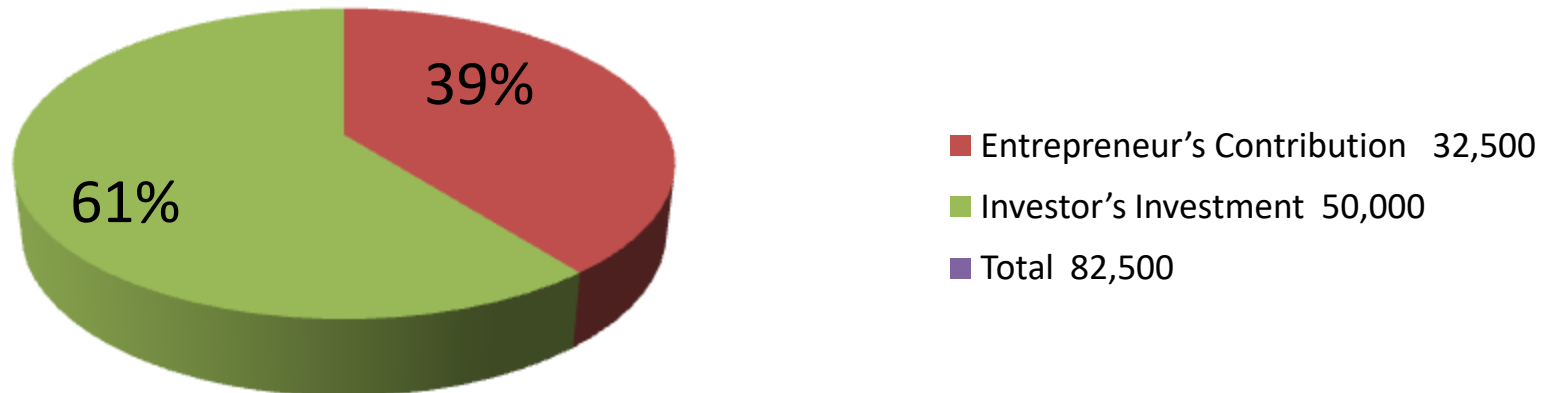
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Sales of product		120000	144000
<b>Total Sales (A)</b>		120000	144000
<b>Less. Variable Expense</b>			
Sales of product		32500	390000
<b>Total variable Expense (B)</b>		32500	390000
<b>Contribution Margin (CM) [C=(A-B)]</b>		87500	1050000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		1200	14400
Mobile Bill		200	2400
Salary (self)		4000	48000
Transportation		1000	12000
Food		65000	780000
Medicine			
Bank service Charge			100
<b>Total fixed Cost (D)</b>		<b>71400</b>	<b>856900</b>
<b>Net Profit (E) [C-D]</b>		<b>16100</b>	<b>193100</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
sales of product	32500	50,000	82500
		0	
		0	
<b>Total</b>	<b>32500</b>	<b>50,000</b>	<b>82500</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Sales of product		120000	144000	1512000	1587600
<b>Total Sales (A)</b>		120000	144000	1512000	1587600
<b>Less. Variable Expense</b>					
Sales of product		32500	390000	409500	429975
<b>Total variable Expense (B)</b>		32500	390000	409500	429975
<b>Contribution Margin (CM) [C=(A-B)]</b>		87500	1050000	1102500	1157625
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		1200	14400	16000	18000
Mobile Bill		200	2400	2700	3000
Salary (self)		4000	48000	48000	48000
Transportation		1000	12000	15000	18000
Food		65000	780000	785000	790000
Medicin					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		71400	856900	866800	877100
<b>Net Profit (E) [C-D]</b>		20000	193100	235700	280525
<b>Investment Payback</b>			20000	20000	20000



# Cash flow projection on business plan (rec. & Pay)

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
1	<b>Cash Inflow</b>			
1.1	<b>Investment Infusion by Investor</b>	<b>50,000</b>		
1.2	<b>Net Profit</b>	193100	235700	280525
1.3	<b>Depreciation (Non cash item)</b>			
1.4	<b>Opening Balance of Cash Surplus</b>		<b>173100</b>	<b>388800</b>
	<b>Total Cash Inflow</b>	<b>243100</b>	<b>480800</b>	<b>669325</b>
2	<b>Cash Outflow</b>			
2.1	<b>Purchase of Product</b>	<b>50,000</b>		
2.2	<b>Payment of GB Loan</b>			
2.3	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>173100</b>	<b>388800</b>	<b>649325</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Horisongkorpor, Pirijpur,  
Godagari. Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









