

## Proposed NU Business Name: **KAYAUM PORLITRY FARM**



Project identification and prepared by: Monoj kumar sarkar  
Baga Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. MOMINUL ISLAM</b>
Age	:	01-01-1986(31 Years )
Education, till to date	:	S.s.c
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill: Chak Narayanpur, P.O:Bagha , P.S: Bagha, 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>MOST.JAHERA BEGUM</b>
(iii) Father's name	:	<b>MD.LIYAKOT SARKER</b>
(iv) GB member's info	:	Branch: Monigram Bagha, Centre # 01/m (Female), Member ID: 5472/3, Group No: 07 Member since: 20-05-2005 to 21-03-2013 New 15-06-2017 (08Years)
Further Information:		First loan: BDT 10,000/-
(v) Who pays GB loan installment	:	Fathers
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mango Business
Other Own/Family Sources of Liabilities	:	Mango Business
Entrepreneur Contact No.	:	01730-935033
Father's Contact No.	:	01756-265585
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.JAHERA BEGUM** joined Grameen Bank since 08 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	:	<b>KAYAUM PORLITRY FARM</b>
Location	:	Chak Narayanpur, Bagha, Rajshahi .
Total Investment in BDT	:	BDT-145,000/-
Financing	:	Self BDT 95,000/-(from existing business)66% Required Investment BDT 50,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	50 ft x 10 ft= 5,000 square ft
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods likes;Hen sales</li> <li>The business is operating by entrepreneur. Existing 02 employee.</li> <li>▪ The farm is own.</li> <li>▪Collects goods from Rajshahi.</li> <li>▪Agreed grace period is 3 months.</li> <li>▪Average 50% gain on sale.</li> </ul>

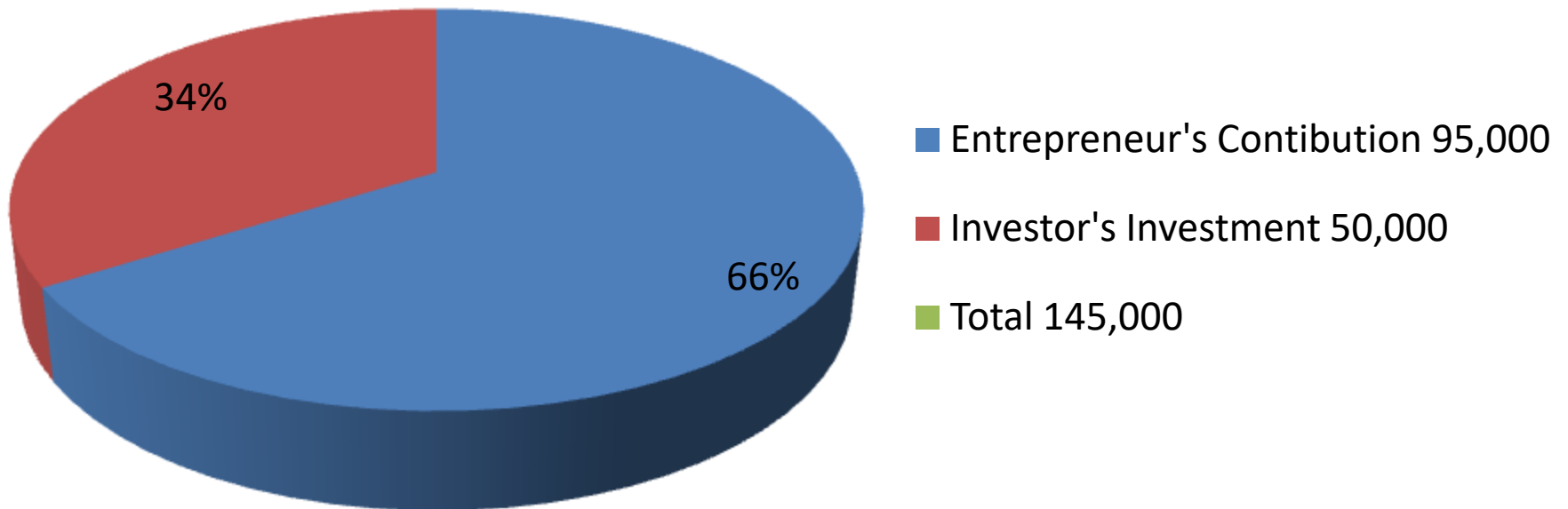
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Hen sales		300,000	3,600,000
<b>Total Sales (A)</b>		300,000	3,600,000
<b>Less. Variable Expense</b>			
Hen sales		150,000	1,800,000
<b>Total variable Expense (B)</b>		150,000	1,800,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		150,000	1,800,000
<b>Less. Fixed Expense</b>			
Food		95,000	1,140,000
Electricity Bill		1,000	12,000
Transportation		1,200	14,400
Salary (self)		4,000	48,000
Salary (staff)		1,000	12,000
Entertainment		0	0
Medicine		5,000	60,000
Bank Charge		100	1,200
Mobile Bill		500	6,000

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Hen	95,000	0	95,000
Food	0	40,000	40,000
Medicine	0	10,000	10,000
<b>Total</b>	<b>95,000</b>	<b>50,000</b>	<b>145,000</b>

## Source of Finance



## Financial Projection (BDI)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Hen sales		350,000	4,200,000	4,410,000	4,630,500
<b>Total Sales (A)</b>		350,000	4,200,000	4,410,000	4,630,500
<b>Less. Variable Expense</b>					
Hen sales		175,000	2,100,000	2,205,000	2,315,250
<b>Total variable Expense (B)</b>		175,000	2,100,000	2,205,000	2,315,250
<b>Contribution M.(CM) [C=(A-B)]</b>		175,000	2,100,000	2,205,000	2,315,250
<b>Less. Fixed Expense</b>					
Food		95,000	1,140,000	1,150,000	1,170,000
Electricity Bill		1,000	12,000	13,000	14,000
Transportation		1,200	14,400	15,000	16,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		1,000	12,000	13,000	14,000
Entertainment		0	0	0	0
Medicine		5,000	60,000	62,000	65,000
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		500	6,000	6,000	6,500
<b>Total Fixed Cost</b>		<b>107,800</b>	<b>1,293,600</b>	<b>1,308,300</b>	<b>1,334,900</b>
<b>Net Profit (E) [C-D]</b>		<b>67,200</b>	<b>806,400</b>	<b>896,700</b>	<b>980,350</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT )
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>806,400</b>	<b>896,700</b>	<b>980,350</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		786,400	
	<b>Total Cash Inflow</b>	<b>856,400</b>	<b>1,683,100</b>	<b>2,643,450</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>786,400</b>	<b>1,663,100</b>	<b>2,623,450</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







