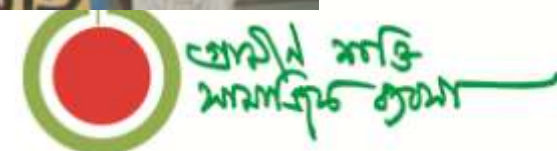


Proposed NU Business Name: **M/S CARENCI FARMA**



Project identification and prepared by: Mst.Lailatun  
NaharTahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. SARDAR RAKIBUZZAMAN</b>
Age	:	20/02/1983(34Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	3 Brother 1 Sister
Address	:	Vill: aloknagor P.O: goalkandi P.S: bagmara, 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. RAHIMA ZAMAN</b>
(iii) Father's name	:	<b>MD. SARDAR ASADUZZAMAN</b>
(iv) GB member's info	:	Branch: hamirkudsa, Centre # 9(Female), Member ID: 5038, Group No:13 Member since:22/08/2013 First loan: BDT -5000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: 43000
(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 no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01749459817
Father's Contact No.	:	01737022817
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RAHIMA ZAMAN** joined Grameen Bank since 04 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>M/S CARENCE FARMA</b>
Location	:	Hamirkudsa , bagmara,Rajshahi
Total Investment in BDT	:	BDT 150000
Financing	:	Self BDT 100000-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20ft x 10ft= 200 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>

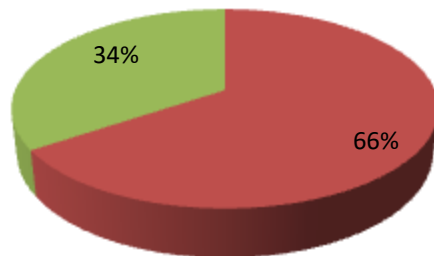
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
sales	5,000	150,000	1800000
<b>Total Sales (A)</b>	5,000	150,000	1800000
<b>Less. Variable Expense</b>		0	
Sales product	4,500	135,000	1620000
<b>Total variable Expense (B)</b>	4,500	135,000	1620000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent		1300	15,600
Electricity Bill		700	8,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		500	6,000
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>8,000</b>	<b>96,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,000</b>	<b>84,000</b>

## Investment Breakdown

Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
azitromacin			10,000			30000	30,000
cproksien			10,000			20000	20,000
sefikzin			10,000				
perasitamal			8,000				
amiprajol			20,000				
domperidon			25,000				
renitidin			7,000				
aciclopenac			10000				
						0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>100000</b>		<b>0</b>	<b>50000</b>	<b>50000</b>

## Source of Finance



- Entrepreneur's Contribution 95,000
- Investor's Investment 50,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
azitromacin, perasitamal etc	5000	150000	1800000	1890000	1984500
<b>Total Sales (A)</b>	5000	150000	1800000	1890000	1984500
<b>Less. Variable Expense</b>		0	0	0	0
oil,rice,wheat,khoil etc.	4500	135000	1620000	1701000	1786050
<b>Total variable Expense (B)</b>	4500	135000	1620000	1701000	1786050
<b>Contribution Margin (CM) [C=(A-B)</b>	500	15000	180000	189000	198450
<b>Less. Fixed Expense</b>					
Rent		1300	1300	1300	1300
Electricity Bill		700	8400	9000	9000
Mobile Bill		200	2400	2800	3000
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
Entertainment		200	2400		
Salary (staff)			0		
Security Gard		100	1200	1300	1400
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		8000	81800	81500	82800
<b>Net Profit (E) [C-D)</b>		7000	98200	107500	115650
<b>Investment Payhack</b>			20000	20000	20000



# 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>(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	98200	107500	115650
1.3	Depreciation (Non cash item)			-
1.4	Opening Balance of Cash Surplus		<b>78200</b>	<b>165700</b>
	<b>Total Cash Inflow</b>	<b>148200</b>	<b>185700</b>	281350
<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	20000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	20000
<b>3</b>	<b>Net Cash Surplus</b>	<b>78200</b>	<b>165700</b>	<b>261350</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
hamirkudsa,bagmara,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







# FAMILY PICTURE

