

## Proposed NU Business Name: **M/S AZIZ LAYER FARM**

Project identification and prepared by: Md. Sahabuddin,  
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MD. AZIZUL HAQUE</b>
Age	:	25-10-1984 (33 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	Null
No. of siblings:	:	02 Brother, 01 Sister
Address	:	Vill: Nagone, P.O: Dhamin nagone , P.S:Mohanpur, 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. AKLIMA</b>
(iii) Father's name	:	<b>MD. OSMAN ALI</b>
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 8 (Female), Member ID: 7956, Group No: 10 Member since: 28-10-2004 to 2010 (6Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000 Outstanding loan: Paid/=
(v) Who pays GB loan installment	:	No
(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	:	6 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01771-197647
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. AKLIMA** joined Grameen Bank since 6 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S AZIZ LAYER FARM</b>
Location	:	Naoga, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	42 ft x 20 ft = 840 sft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing; Egg item etc.</li> <li>▪Average 100% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li> <li>▪The shop is No Rent</li> <li>▪Collects goods from Hatgangopara .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Egg Item	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	3,000	90,000	10,80,000
<b>Less. Variable Expense</b>			
Egg Item	0	0	0
<b>Total variable Expense (B)</b>	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	3,000	90,000	10,80,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)			
Food		60,000	7,20,000
Transportation		700	8,400
Medicine		6,000	72,000
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>72,500</b>	<b>8,70,000</b>
<b>Net Profit (E) [C-D]</b>		<b>17,500</b>	<b>2,10,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Hen	700	115	80,000	200	115	23,000	1,03,000
Food						27,000	27,000
<b>Total</b>	<b>700</b>		<b>80,000</b>	<b>200</b>		<b>50,000</b>	<b>1,30,000</b>



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
<b>Egg Item</b>	4,000	1,20,000	14,40,000	15,12,000	15,87,600
<b>Total Sales (A)</b>	4,000	1,20,000	14,40,000	15,12,000	15,87,600
<b>Less. Variable Expense</b>					
<b>Egg Item</b>	0	0	0	0	0
<b>Total variable Expense (B)</b>	0	0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	4,000	1,20,000	14,40,000	15,12,000	15,87,600
<b>Less. Fixed Expense</b>					
<b>Rent</b>					
Electricity Bill		500	6,000	6,500	7,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,000	12,000	13,000	15,000
Entertainment					
Food		75,000	9,00,000	9,50,000	10,00,000
Medicine		7,000	84,000	86,000	90,000
Bank service Charge					
<b>Total Fixed Cost</b>		<b>89,000</b>	<b>10,68,000</b>	<b>11,22,000</b>	<b>11,79,000</b>
<b>Net Profit (E) [C-D]</b>		<b>31,000</b>	<b>3,72,000</b>	<b>3,90,000</b>	<b>4,08,600</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	3,72,000	3,90,000	4,08,600
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		3,52,000	7,22,000
	<b>Total Cash Inflow</b>			
<b>2</b>	<b>Cash Outflow</b>	<b>4,22,000</b>	<b>7,42,000</b>	<b>11,30,600</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>3,52,000</b>	<b>7,22,000</b>	<b>11,10,600</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 2 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

2017-2018

আদর্শ কর তফসিল-২০১৪ অনুযায়ী ব্যবসা বাণিজ্য ও পেশা লাইসেন্স পত্র

৬০৭৩৮

কশরহাট অন্তর্গত ওয়ার্ড নং ০৯

হোল্ডিং নং ৭

খতিয়ান নং

স্বর্ণিত স্থান শ্রী বঙ্গী নগর

ব্যবসার ধরণ ক্রয়

নাম/মেসার্স

আব্দুল ক্রিম খান

পিতা/মাতা/স্বামী আব্দুল হক

গ্রাম/মহল্লা

শ্রী মন আলা

গ্রাম/মহল্লা

উপজেলা শ্রী মন

উপজেলা

শ্রী মন

প্রদান করা হল।

ফি বাবদ নিম্নলিখিত টাকা জমা করা হ

লাইসেন্স ফি	টাকা= <u>৫০০/-</u>	ডিমান্ড নোটিশ ফি
বকেয়া	টাকা= <u>/</u>	ওয়ারেন্ট ফি
স্বাক্ষর চার্জ	টাকা= <u>/</u>	নোটিশ জারী



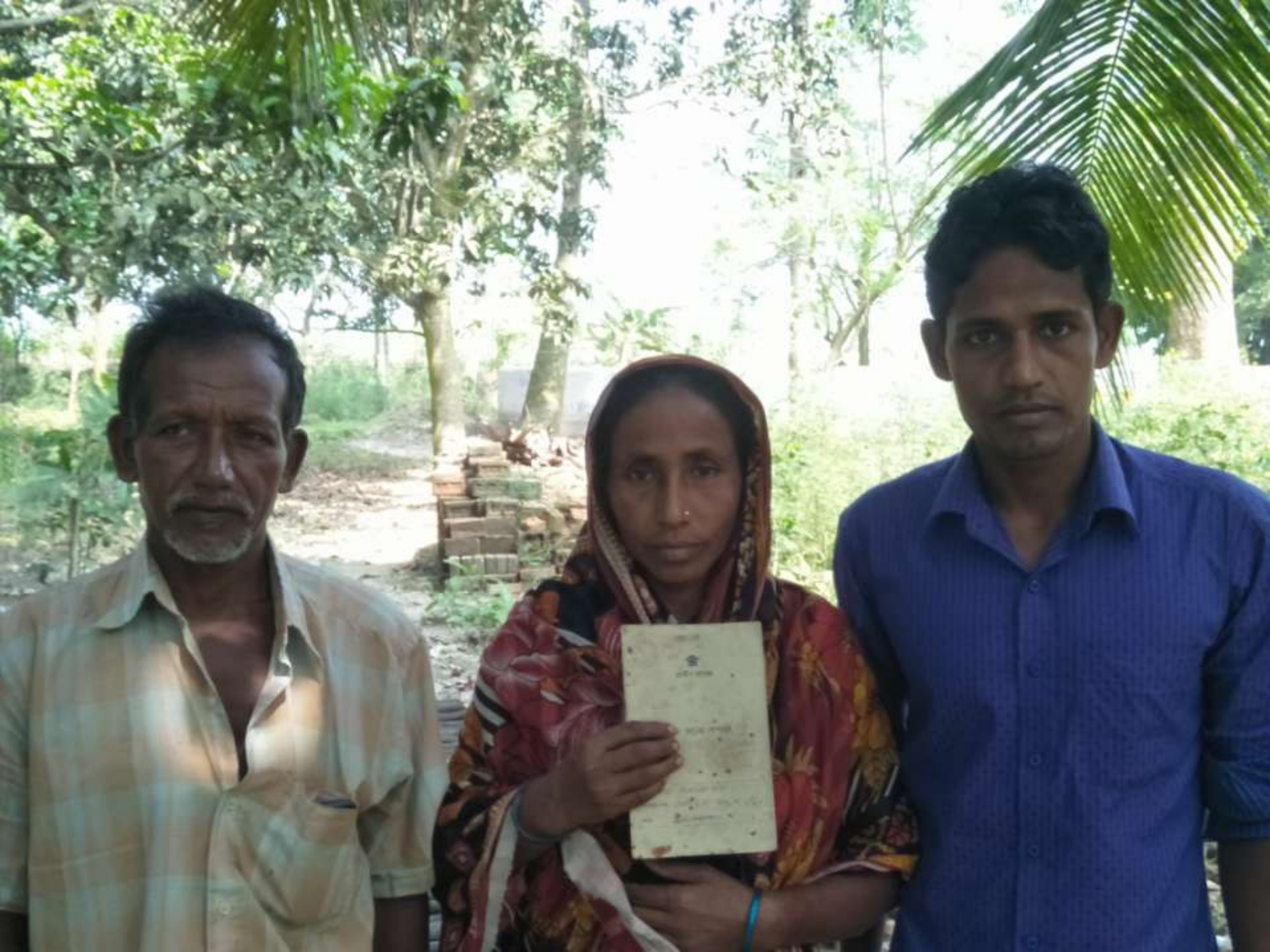




















# FAMILY PICTURE