

Proposed NU Business Name: MAYER DOA GORUR FARM



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta`

Name	:	Sunil Chandra
Age	:	01-06-1994(23 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	01 Siater
Address	:	Vill: Secharpara P.O: Veluerpara P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Aroti Rani
(iii) Father's name	:	Mohadnal Robidas
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 91(Female), Member ID: 10692, Group No: 07 Member since: 01-01-1992(10Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 60,000, Outstanding loan: 38,000/
(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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-025487
Mother's Contact No.	:	01734-936323
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Aroti Rani joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOA GORUR FARM
Location	:	Secharpara, Veluarpara, Sonatala Bogra.
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Bokna, etc.▪Average gain on 80% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from Local Market.▪Agreed grace period is 3 months.

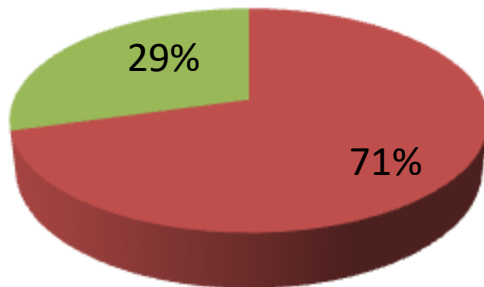
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	350	10,500	126,000
Total Sales (A)	350	10,500	126,000
Less. Variable Expense			
Milk production	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D]		3,100	37,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	40000	80,000	1	50,000	50,000	130,000
Bokna	2	20000	40,000	0	0	0	40,000
Total	4	60000	120000	1	50000	50000	170000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- **Total 170,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	475	14,250	171,000	179,550	188,528
Total Sales (A)	475	14,250	171,000	179,550	188,528
Less. Variable Expense					
Milk production	95	2,850	34,200	35,910	37,706
Total variable Expense (B)	95	2,850	34,200	35,910	37,706
Contribution Margin (CM) [C=(A-B)]	380	11,400	136,800	143,640	150,822
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,300	63,600	63,600	63,600
Net Profit (E) [C-D]		6,100	73,200	80,040	87,222
Investment Payback			20,000	20,000	20,000

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

	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	73,200	80,040	87,222
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		53,200	113,240
	Total Cash Inflow	123,200	133,240	200,462
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	53,200	113,240	180,462

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

