

Proposed NU Business Name: **TANJID FARMECY**



Project identification and prepared by: SUMS RUMI,
Mohasthan Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOHEL RANA
Age	:	05-06-1993(24ears)
Marital status	:	Unmarried
Education,till to day	:	Dipploma
Children	:	Nill
No. of siblings:	:	01 sisters .
Address	:	Vill: AsokolaP.O HajradigiP.S: Bogra Sharar Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.BELY BEGUM
(iii) Husband's name	:	MD.ABU TALEB PAIKER
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 32(Female), Member ID:2252/3 Group No: 02 Member since: 08-09-2008(16Years) First loan: BDT 10,000 /-, Existing loan: BDT 40,000/- Outstanding loan;33840
Further Information:		
(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	:	01 years experience in running business. He has 02 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-743316
Father's Contact No.	:	01733-209042
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.BELY BEGUM joined Grameen Bank since 16 years ago. At first she took BD 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TANJID FARMICY
Location	:	: Asokola P.O Hajradigi ,Bogra.
Total Investment in BDT	:	BDT 227,000/-
Financing	:	Self BDT 187,000/- (from existing business) 18 % Required Investment BDT 40,000/- (as equity) 87 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	Nil
Size of shop	:	19 ft x 10 ft= 190square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk product.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

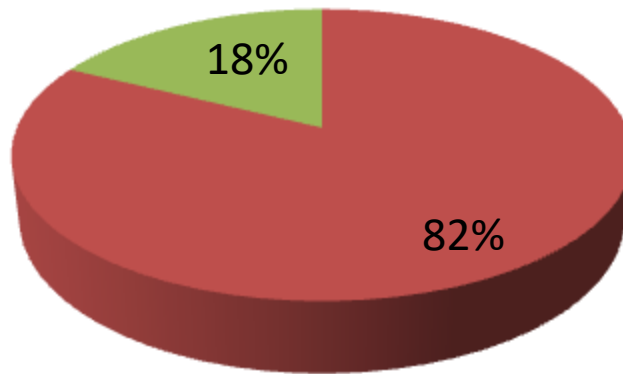
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
FISH production	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Milk production	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
House rant		700	8,400
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		7,400	88,800
Net Profit (E) [C-D]		10,600	127,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
3-Sep	1	21000	21,000	1	40,000	40,000	61,000
Fiz a ds	10	500	5,000	0	0	0	5,000
Denjar	5	21000	21,000	0	0	0	21,000
Others	0	0	90,000	0	0	0	90,000
Friz	1	20000	20,000	0	0	0	20,000
Security	0	30000	30,000	0	0	0	30,000
Total	17	0	187000	1	40000	40000	227000

Source of Finance



- Entrepreneur's Contribution 187,000
- Investor's Investment 40,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Milk production	1,750	52,500	630,000	661,500	694,575
Total variable Expense (B)	1,750	52,500	630,000	661,500	694,575
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
House rant		700	8,400	8,400	8,400
Electricity Bill		500	6,000	6,000	6,000
Transportation		1000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		7,400	88,800	88,800	88,800
Net Profit (E) [C-D]		15,100	181,200	194,700	208,875
Investment Payback			16,000	16,000	16,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	181,200	194,700	208,875
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		165,200	343,900
	Total Cash Inflow	221,200	359,900	552,775
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	165,200	343,900	536,775

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop Bago para,Bogra
shadar,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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SOUTH
HOLLAND
COAST





FAMILY PICTURE

