

## Proposed NU Business Name: **SHIMUL LAYER FARM**



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

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MD . SHIMUL PARVEJ</b>
Age	:	12-01-1998 (18 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Gopil, P.O: Dhamin Naoga , 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. BILKIS BEGUM</b>
(iii) Father's name	:	<b>MD. SAMSUR RAHMAN</b>
(iv) GB member's info	:	Branch: Rayghati, Mohanpura Centre 91 (Female), Member ID: 5466, Group No: 04 Member since: 01-10-1997 (19Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 21,420/=
(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	:	6 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Motso Chash
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-320066
Mother's Contact No.	:	01713-744892
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most. Bilkis begum** joined Grameen Bank since 19 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><i>SHIMUL LAYER FARM</i></b>
Location	:	Vill: Gopil, P.O: Dhamin Naoga , P.S: Mohanpur , Dist: Rajshahi
Total Investment in BDT	:	BDT 2,24,000/-
Financing	:	Self BDT 1,74,000/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 15 ft = 300 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 Owne</li> <li>▪Collects goods from Keshorhat.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Egg item	4,800	1,44,000	17,28,000
<b>Total Sales (A)</b>	4,800	1,44,000	17,28,000
<b>Less. Variable Expense</b>	0	0	0
Egg Item	0	0	0
<b>Total variable Expense (B)</b>	4,800	1,44,000	17,28,000
<b>Contribution Margin (CM) [C=(A-B)]</b>			
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		1,000	12,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		6,000	72,000
Food		90,000	10,80,000
Transportation		12,000	1,44,000
Entertainment		500	6,000
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>1,15,000</b>	<b>13,80,000</b>
<b>Net Profit</b>		<b>29,000</b>	<b>3,48,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Hen	1200	145	1,74,000	200	145	29,000	2,03,000
Food	-	-	-	-	-	21,000	21,000
<b>Total</b>	<b>1200</b>		<b>1,74,000</b>	<b>200</b>		<b>50,000</b>	<b>2,24,000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>					
<b>Egg Item</b>	5,500	1,65,000	19,80,000	20,79,000	21,82,950
<b>Total Sales (A)</b>	5,500	1,65,000	19,80,000	20,79,000	21,82,950
<b>Less. Variable Expense</b>					
<b>Egg tem</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>	5,500	1,65,000	19,80,000	20,79,000	21,82,950
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		1,200	14,400	15,000	15,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Food		1,00,000	12,00,000	12,00,000	12,00,000
Transportation		14,000	1,68,000	2,00,000	2,00,000
Entertainment		500	6,000	6,000	6,000
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>1,21,300</b>	<b>14,55,600</b>	<b>14,88,700</b>	<b>14,89,700</b>
<b>Net Profit (E) [C-D]</b>		<b>43,700</b>	<b>5,24,400</b>	<b>5,90,300</b>	<b>6,93,250</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	5,24,400	5,90,300	6,93,250
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		5,04,400	10,74,700
	<b>Total Cash Inflow</b>	<b>5,74,400</b>	<b>10,94,700</b>	<b>17,67,950</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>5,04,400</b>	<b>10,74,700</b>	<b>17,47,950</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 6 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;

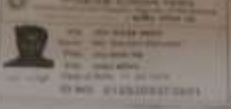
## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







কেন্দ্রীয় বিশ্ববিদ্যালয়

প্রশ্নাবলী
প্রশ্ন ১: একটি বৃত্তের ব্যাস ১০ সেমি হলে এর ক্ষেত্রফল কত?
প্রশ্ন ২: একটি ত্রিভুজের দুই কোণ যথাক্রমে ৬০° ও ৮০° হলে তৃতীয় কোণের মাপ কত?

নামিনি ফর্ম

নামিনি ফর্ম
স্বাক্ষর
তারিখ

নামিনি ফর্ম
স্বাক্ষর
তারিখ

Table with 2 columns: ক্রমিক নং, নাম।

কিছুদিন পর

আমি যে আবেদন পত্রের জমা দেওয়ার সময়...
আমি জানতে পারিনি যে...
আমি এখানে এসেছিলাম...
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আমি এখানে এসেছিলাম...

ডাঃ বিজয় কুমার
মিঃ আব্দুল হক

গ্রামীন ব্যাংক
শাখা: ১৫৬/১০৩৭১
নাম: ...
তারিখ: ...

গণপ্রজাতন্ত্রী বাংলাদেশ
জাতীয় বিশ্ববিদ্যালয়
প্রশ্নাবলী
১. একটি বৃত্তের ব্যাস ১০ সেমি হলে এর ক্ষেত্রফল কত?
২. একটি ত্রিভুজের দুই কোণ যথাক্রমে ৬০° ও ৮০° হলে তৃতীয় কোণের মাপ কত?

# FAMILY PICTURE

