

Proposed NU Business Name: **AFIYA HASHER FARM**



Project identification and prepared by: MD. Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAKARIA
Age	:	01-02-1985 (32 Years)
Education, till to date	:	SSC Pass
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brothers & 03 Sister
Address	:	Vill: Kharia Nishindara, P.O: Talora, P.S: Kahalu, 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	:	MST . SAJEDA BEGUM
(iii) Father's name	:	MD .LOKMAN HOSSAIN
(iv) GB member's info	:	Branch: Talora Dupchachia, Centre # 52 (Female), Member ID: 2174/1, Group No: 03 Member since: 17-10-1992 to 2000 (07Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: Nil
(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	:	02 years experience in running business 02 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-512877
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAJEDA BEGUM joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AFIYA HASHER FARM
Location	:	Kharia Nishindara, Kahalu, Bogura
Total Investment in BDT	:	BDT 171,000/-
Financing	:	Self BDT 111,000/-(from existing business) 65% Required Investment BDT 60,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 22 ft= 2100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Ducks Agg etc.▪ 40% Gain of sale.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed in the future.▪Collects goods from Kahalu, Bogra▪Agreed grace period is 3 months.

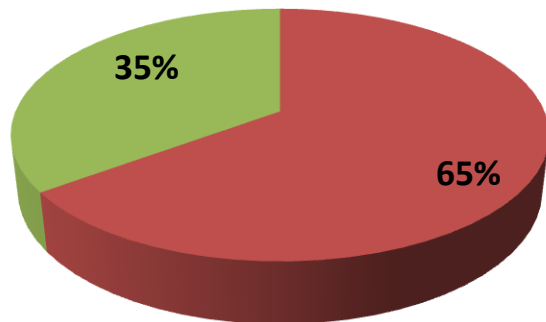
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ducks Egg	750	22500	270000
Total sales (A)	750	22500	270000
Less Variable Exp.		0	0
Ducks Egg	450	13500	162000
Total Variable exp. (B)	450	13500	162000
Contribution Margin CM [C= (A-B)]	300	9000	108000
Electricity bill		200	2400
Transportation		300	3600
Entertainment		200	2400
Salary (self)		5000	60000
Mobile		300	3600
Total fixed cost (D)		6000	72000
Net Profit (E) (C-D)		3000	36000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Duck	300	350	105,000				
Feed	02	1500	3,000	30	2000	60,000	74,000
Feed	02	1500	3,000	0	0	0	3900
Total	304	0	111,000	90	0	60,000	191000

Source of Finance



- Entrepreneur's Contribution 111,000
- Investor's Investment 60,000
- Total 171,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	Year 3
Revenew (sales)					
Ducks Egg	1200	36000	432000	453600	476280
Total Sales (A)	1200	36000	432000	453600	476280
less variable Expenses					
Ducks Egg	720	21600	259200	272160	285768
Total variable Expenses (B)	720	21600	259200	272160	285768
Contribution Margin (CM)= (A-B)	480	14400	172800	181440	190512
Less Fixed Expenses					
Electricity bill		300	3600	3780	3969
Transportation		500	6000	6300	6615
Salary(Staf)		4000	48000	50400	52920
Salary (self)		5000	60000	63000	66150
Mobile		400	4800	5040	5292
Total Fixed Cost		10200	122400	128520	134946
Net Profit (E) (C-D)		4200	50400	52920	55566
Investment Payback			24000	24000	24000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	50400	52920	55566
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		30,000	58,920
	Total Cash Inflow	114,000	82,920	114,486
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	30,000	58,920	90,486

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01 Others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

















FAMILY PICTURE

