

**Proposed NU Business Name: MS MONJIL POULTRY & DAIRY FARM**

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

Name	:	<b>MONJIL HOSSAIN SHEIKH</b>
Age	:	17-07-1985 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	02 Brothers & 2 Sisters
Address	:	Vill: Dhali Bari, P.O: Ponchosar, P.S: Munshigonj, Dist: Munshigonj.
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>MOMTAZ BEGUM</b>
(iii) Father's name	:	<b>ABU AKKAS SHEIKH</b>
(iv) GB member's info	:	Branch: Ponchosar Munshigonj, Centre # 13 (Female), Member ID: 2010/1, Group No: 04 Member since: 20-04-1988 to 1992 (04 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-, Outstanding loan: /-
(v) Who pays GB loan installment	:	N/A
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01922-220272
Mother's Contact No.	:	01914-359595
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOMTAZ BEGUM** joined Grameen Bank since 08 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>MS MONJIL POULTRY &amp; DAIRY FARM</b>
Location	:	Dhalibari Ponchosar, Munshigonj
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 400,000/-(from existing business) 83% Required Investment BDT 80,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪Currently run a poultry farm and dairy farm.</li> <li>▪Average daily milk production is 8 liter and milk price is BDT 50.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪Collects goods from Munshigonj.</li> <li>▪The farm is owned.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

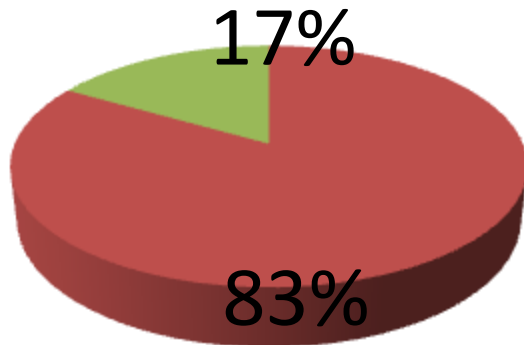
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Hen	75,000	900,000
Milk	12,000	144,000
<b>Total Sales (A)</b>	<b>87,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>		
Feed, Medicine etc	60,000	720,000
Straw, Bran etc	3,000	36,000
<b>Total variable Expense (B)</b>	<b>63,000</b>	<b>756,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>24,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	2,000	24,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	3,000	36,000
<b>Total fixed Cost (D)</b>	<b>10,500</b>	<b>126,000</b>
<b>Net Profit (E) [C-D]</b>	<b>13,500</b>	<b>18,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
RRP	10	2160	21,600	10	2160	21,600	43,200
Wooden Powder	15	150	2,250	5	150	750	3,000
Husk	10	250	2,500	11	250	2,750	5,250
Chick	1000	70	70,000	700	60	42,000	112,000
Cow	2	50000	100,000	0	0	0	100,000
Medicine	1	3650	3,650	1	12900	12,900	16,550
Ox	4	50000	200,000	0	0	0	200,000
<b>Total</b>	<b>1042</b>		<b>400,000</b>	<b>727</b>		<b>80,000</b>	<b>480,000</b>

## Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 80,000
- Total 480,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Hen	100,000	1,200,000	1,260,000	1,323,000
Milk	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	<b>112,000</b>	<b>1,344,000</b>	<b>1,411,200</b>	<b>1,481,760</b>
<b>Less. Variable Expense</b>				
Feed, Medicine etc	80,000	960,000	1,008,000	1,058,400
Straw, Bran etc	3,000	36,000	37,800	39,690
<b>Total variable Expense (B)</b>	<b>83,000</b>	<b>996,000</b>	<b>1,045,800</b>	<b>1,098,090</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>29,000</b>	<b>348,000</b>	<b>365,400</b>	<b>383,670</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	2,000	24,000	25,000	2,600
Mobile Bill	600	7,200	8,000	8,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	3,500	42,000	44,000	46,000
<b>Total Fixed Cost</b>	<b>11,100</b>	<b>133,200</b>	<b>137,000</b>	<b>117,100</b>
<b>Net Profit (E) [C-D]</b>	<b>17,900</b>	<b>214,800</b>	<b>228,400</b>	<b>266,570</b>
<b>Investment Payback</b>		<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

Sl #	<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	80,000		
1.2	Net Profit	214,800	228,400	266,570
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		182,800	379,200
	<b>Total Cash Inflow</b>	<b>294,800</b>	<b>411,200</b>	<b>645,770</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>182,800</b>	<b>379,200</b>	<b>613,770</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures













# FAMILY PICTURE