

## Proposed NU Business Name: SHAHANAZ POLTY FARM.



Project identification and prepared by: Md. Sohel Mia,  
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD.JUWEL RANA.</b>
Age	:	20-10-1996 (20 YEARS)
Education, till to date	:	H.S.C.
Marital status	:	Married
Children	:	1 SON.
No. of siblings:	:	1 BROTHER.
Address	:	Vill: BALANAGUR, P/O:HAT GODAGARI.P.S:PABA, DIST:RAJSHAHI.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. SHAHANAZ BEGUM,.</b>
(iii) Father's name	:	<b>MD: MOKBUL HOSEN.</b>
(iv) GB member's info	:	Branch: parila paba, Centre #40(Female), Member ID: 7744, Group No: 09. Member since: 19/02/2012 to till now( 05 Years) First loan: BDT 20000.
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 12960.
(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	:	-
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01784790280
Mother's Contact No.	:	01713777720
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHAHANAZ BEGUM** joined Grameen Bank since 05 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHAHANAZ POLTY FARM.</b>
Location	:	BALANAGUR.
Total Investment in BDT	:	BDT 131,000/-
Financing	:	Self BDT 81,000/-(from existing business) 62% Required Investment BDT 50000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24*28=672 squre ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like.Egg of hen.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

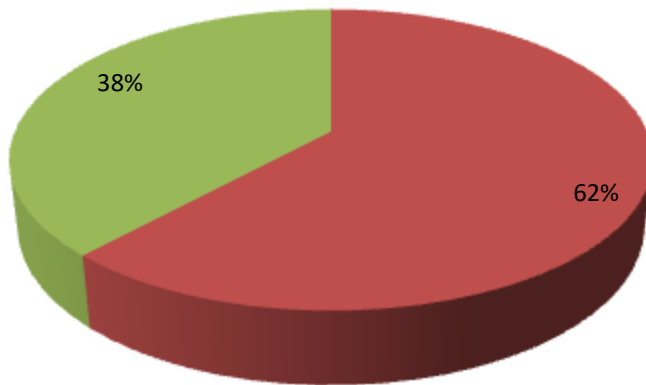
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Egg sales	2,850	85,500	1026000
<b>Total Sales (A)</b>	2,850	85,500	1026000
<b>Less. Variable Expense</b>		0	
Egg sales	2,280	68,400	820800
<b>Total variable Expense (B)</b>	2,280	68,400	820800
<b>Contribution Margin (CM) [C=(A-B)]</b>	570	17,100	205200
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,600</b>	<b>127,200</b>

## Investment Breakdown

	Existing	proposed	
Hen	81000		81000
Feed and medicine of hen		50000	50000
Total	81000	50000	131000

## Source of Finance



- Entrepreneur's Contribution 81,000
- Investor's Investment 50,000
- Total 131,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Egg sales	3000	90000	1080000	1134000	1190700
<b>Total Sales (A)</b>	3000	90000	1080000	1134000	1190700
<b>Less. Variable Expense</b>		0	0	0	0
Egg sales	2400	72000	864000	907200	952560
<b>Total variable Expense (B)</b>	2400	72000	864000	907200	952560
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000	226800	238140
<b>Less. Fixed Expense</b>					
Rent			0	0	0
Electricity Bill		500	6000	6000	6000
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6000	6000
Entertainment		200	2400	2400	2400
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		6500	78100	78100	78100
<b>Net Profit (E) [C-D]</b>		11500	137900	148700	160040
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	137900	148700	160040
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>117900</b>	<b>246600</b>
	<b>Total Cash Inflow</b>	<b>187,900</b>	<b>266600</b>	<b>406640</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>117,900</b>	<b>246600</b>	<b>386640</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest





# FAMILY PICTURE

