

## Proposed NU Business Name: **SALAM POLTI FARM**



Project identification and prepared by: Md. Moshiur Rahman  
Sreenagar, Munshigonj  
Project verified by: Md. Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD ABU SALAM</b>
Age	:	25-01-1984(33Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	01 Son 01 daughter
No. of siblings:	:	03 Brothers 05 sisters
Address	:	Vill: Est Rajdiya P.O ;rajdia P.S: Sirajdikhan,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>KHODIZA BEGM</b>
(iii) Father's name	:	<b>DEATH NURMOHAMMAD SHEIKH</b>
(iv) GB member's info	:	Branch: Esapura, Centre # 15(Female), Member ID: 3280, Group No: 07 Member since:01-05-1985-1995(10Years) First loan: BDT 2,000/- Existing loan :10,000/- Outstanding loan: Nil/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	01 years of business experience. : 01 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-563266
Family's Contact No.	:	01720-680231
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHODIZA BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIJAN DAIRY FARM</b>
Location	:	Est rajdia,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 156,000/-
Financing	:	Self BDT 96,000/- (from existing business)62 % Required Investment BDT 60,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	21ft x 9 ft= 189 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; broiler .</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The firm is won.</li><li>▪Collects goods from Sirajdikhan.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

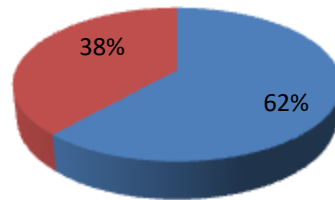
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
broiler .	2,000	60,000	720,000
<b>Total Sales (A)</b>	2,000	60,000	720,000
<b>Less. Variable Expense</b>			
broiler .	1,500	45,000	540,000
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		1000	12,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>6,600</b>	<b>79,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,400</b>	<b>100,800</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
broilar	1000	50	50000		500	50	25,000	75,000
food	20	2300	46000		15	2300	34,500	34,500
				other			500	500
<b>Total</b>			96000			2350	60,000	<b>110,000</b>

## Source of finance

■ Entrepreneur investment 96,000  
 ■ Investore investment 60,000  
 ■ Total investment 156,000



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
broiler .	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Less. Variable Expense</b>					
broiler .	2,250	67,500	810,000	850,500	893,025
<b>Total variable Expense (B)</b>	<b>2,250</b>	<b>67,500</b>	<b>810,000</b>	<b>850,500</b>	<b>893,025</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		1000	12,000	12,600	13,230
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>6,600</b>	<b>79,200</b>	<b>80,160</b>	<b>81,168</b>
<b>Net Profit (E) [C-D]</b>		<b>15,900</b>	<b>190,800</b>	<b>203,340</b>	<b>216,507</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>190,800</b>	<b>203,340</b>	<b>216,507</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		166,800	346,140
	<b>Total Cash Inflow</b>	<b>250,800</b>	<b>370,140</b>	<b>562,647</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>166,800</b>	<b>346,140</b>	<b>538,647</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 01 Years  
Own Business :01  
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













