

Proposed NU Business Name: **HIMEL LAYER FARM**



Project identification and prepared by: Md. Shujat Ali,  
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



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

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

Name	:	<b>MD. TUTUL AHMED</b>
Age	:	22-08-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	No
No. of siblings:	:	3 Brothers 3 Sisters
Address	:	Vill: Jadavpur, P.O: Berbari ; P.S: Shakhipur, Dist: Tangail
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>MONOWARA</b>
(iii) Father's name	:	<b>MD. SHAMSUL HAQ</b>
(iv) GB member's info	:	Branch: Jadavpur, Centre # 16 (Female), Member ID: 1662, Group No: 04 Member since: 21/08/2007-2017 (10 Years) First loan: BDT 25,000/- Existing loan: 1,00,000 /- Outstanding loan: Nil
Further Information:	:	
(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.)	:	No
Business Experiences and Training Info	:	02 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.	:	01724-429488
Family's Contact No.	:	01782-851060
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shakhipur Unit , Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

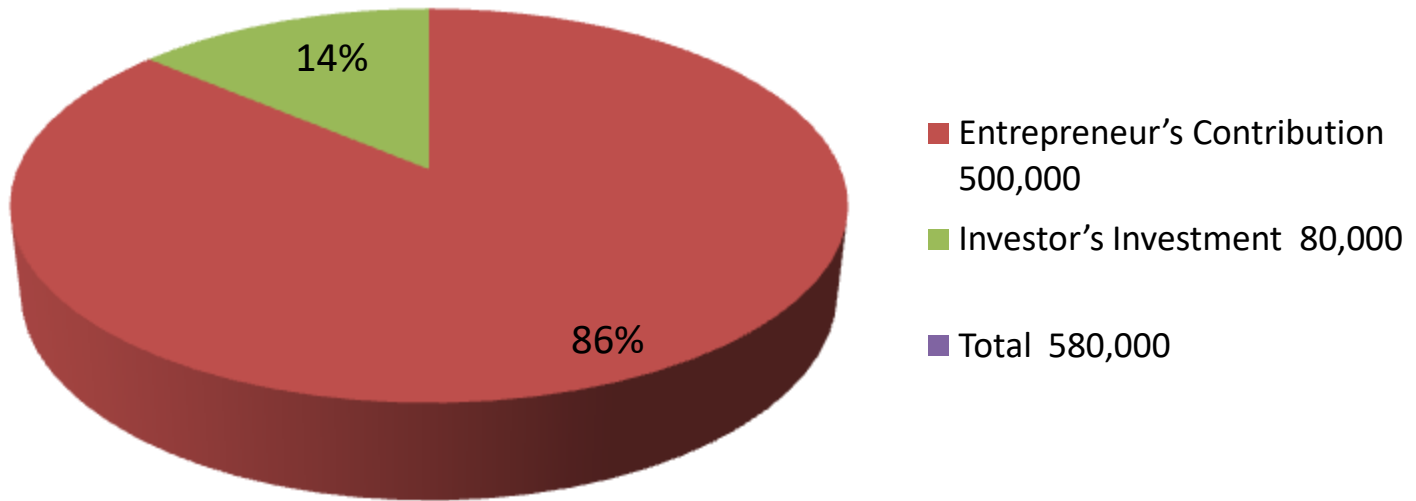
**MONOWARA** joined Grameen Bank since 10 years ago. At first she took BDT 25,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HIMEL LAYER FARM</b>
Location	:	Jadavpur
Total Investment in BDT	:	BDT 580,000/-
Financing	:	Self BDT 500,000/- (from existing business) 86% Required Investment BDT 80,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	110 ft x 30 ft= 3300 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like chicken, chicken food etc</li><li>▪Average gain on 30% sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is own.</li><li>▪Collects goods from Vangabazar</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Chicken	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Chicken	1750	52500	630000
Total Variable Expense	1750	52500	630000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		0	0
Electric Bill		1500	18000
Transportation		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		9200	110400
Net Profit (E)= [C-D]		13300	159600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chicken	2500	80	200,000			0	200,000
Chicken Feed			300,000			80,000	400,000
	2500	80	500,000			80,000	580,000



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
<b>Chicken</b>	3500	105000	1260000	1323000
0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>
<b>Less Variable Expense (B)</b>				
<b>Straw, Bran, Medicine etc</b>	<b>2450</b>	<b>73500</b>	<b>882000</b>	926100
<b>Total Variable Expense</b>	<b>2450</b>	<b>73500</b>	<b>882000</b>	<b>926100</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1050</b>	<b>31500</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		1500	18000	18300
Transportaion		2000	24000	25200
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Gard		0	0	0
Generator		0	0	0
Mobil Bill		500	6000	6100
<b>Total Fixed Cost (D)</b>		<b>9200</b>	<b>110400</b>	<b>112000</b>
<b>Net Profit (E)= [C-D]</b>		<b>22300</b>	<b>267600</b>	<b>280980</b>
<b>Investment Pay Back</b>			<b>48,000</b>	<b>48,000</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	267,600	280980	295029
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		235600	484580
	<b>Total Cash Inflow</b>	<b>317,600</b>	<b>516,580</b>	<b>779,609</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)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>82,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>235,600</b>	<b>484,580</b>	<b>747,609</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
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  
Political unrest

Pictures



















# Family picture