

Proposed NU Business Name : Hira Hash Khamar & Hatchery



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Kutubul Alam Vill: Chachra, Post: Chachra, Upazila: Kotwali, District: Jessore
Age	:	31 Years
Marital status	:	Married
Children	:	1 (one) son
No. of siblings:	:	2 (two) brothers and 2 (two) sisters
Parent's and GB related Info (i) Who is GB member (ii) (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Maharun Nessa Belly Md. Kawsar Ali Morol Branch: Chachra, Centre # 35/mo, Loan no.: 4112, Member since: July 21, 2003, First loan: Tk. 5000, Existing loan: Nil
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (Polli Phone) (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	N/A Yes, since 2003 and still in business by her son. Nil Nil Nil
Education, till to date	:	S S C

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	10 (ten) years experience in this business. Started business with BDT 900.00 (nine hundred). He has 6 (six) months training on Livestock from Jubo Unnayan Centre
Other Own/Family Sources of Income	:	Father's income (rice husking machine, irrigation pump and agriculture)
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01711210682
NU's National ID No.	:	4114723351803
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Entrepreneur's mother is a GB member since July 21, 2003. At first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized in supporting her husband's business & agriculture.
- GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Hira Hash Khamar & Hatchery</i>
Address/ Location	:	Own residence, Chachra, Jessore
Total Investment in BDT	:	BDT 750,000
Financing	:	Self BDT 450,000 (from existing business) Required Investment BDT 300,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 12,000 (twelve thousand)
Proposed Salary	:	BDT 12,000 (twelve thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	(i)	On average 11%
(ii) Estimated % of proposed gross profit margin	(ii)	On average 11%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Weekly	Monthly	Yearly
Sales (A)	28,000	588,000	6,468,000
Less: Cost of sales	23,800	499,800	5,497,800
Food cost	1,000	21,000	231,000
Total cost of sales/food (B)	24,800	520,800	5,728,800
Gross profit (GP) [C=(A-B)]	3,200	67,200	739,200
Less: Operating Costs:			
Electricity bill		1,000	12,000
Transportation		30,000	360,000
Mortality rate (1%)		5,880	70,560
Entertainment		500	6,000
Mobile bill		400	4,800
Present salary		12,000	144,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses		417	5,000
Total Operating Cost (D)		50,697	608,360
(C-D)Net Profit:		16,503	130,840

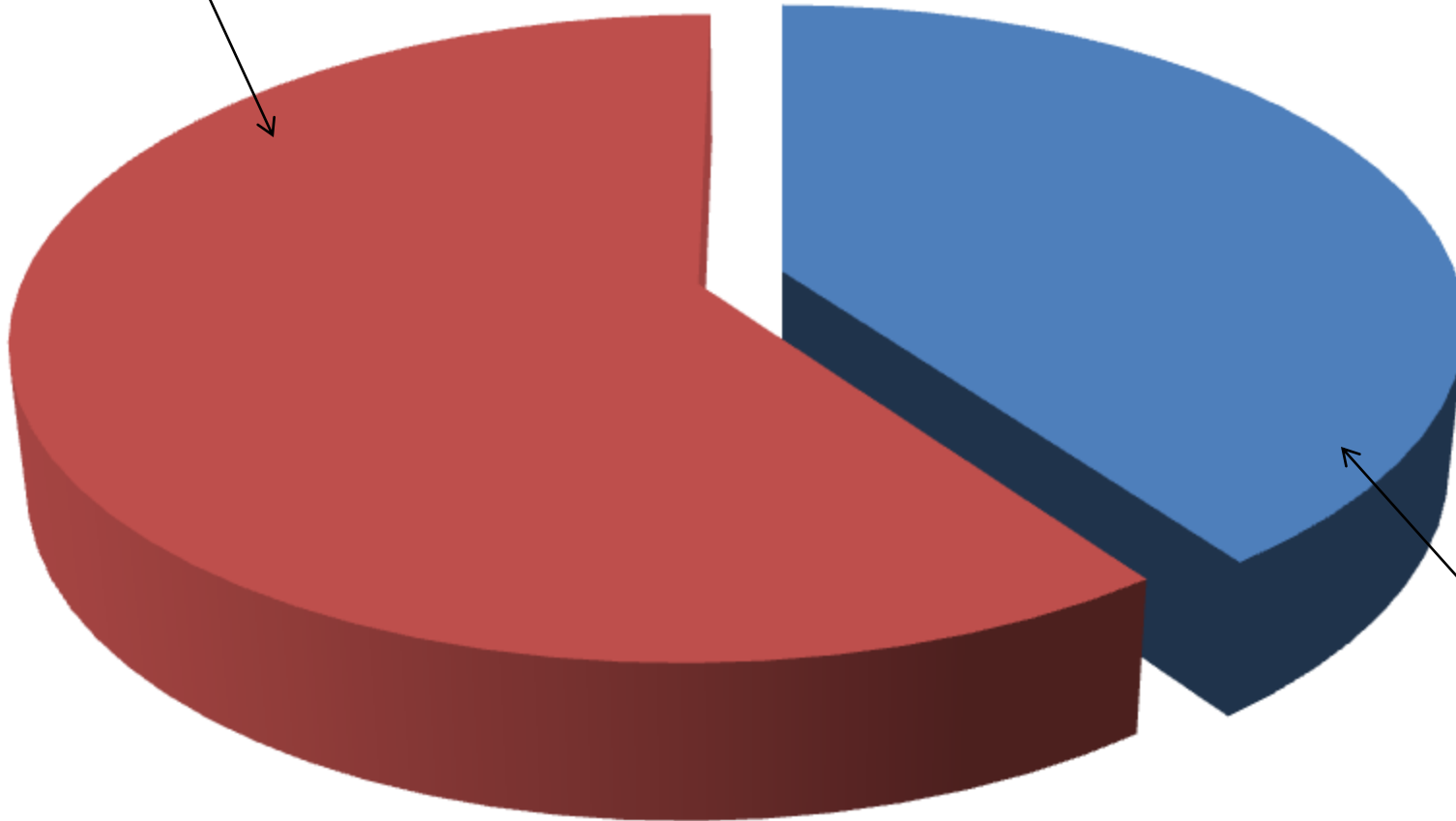
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Duckling (1 day), Duck (8-12 weeks)	200,000	300,000	500,000
Advance Security Money (Allahr Dan, Bhai Bhai, Sotota farm and other 4 small farms)	200,000	-	200,000
Furniture and decoration	50,000	-	50,000
Total Capital	450,000	300,000	750,000

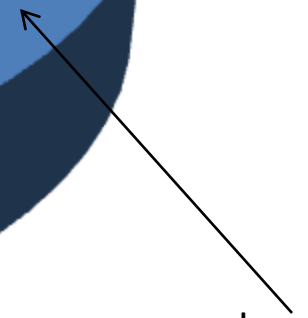
SOURCE OF FINANCE

- Investor's Investment BDT 300,000
- Entrepreneur's Contribution BDT 450,000
- Total Capital BDT 750,000

Entrepreneur's
contribution 49%



Investor's
investment 51%



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
Estimated Sales (A)	42,000	882,000	9,702,000	44,100	926,100	11,113,200	46,305	972,405	11,668,860
Less: Cost of sales	35,700	749,700	8,246,700	37,485	787,185	9,446,220	39,359	826,544	9,918,531
Food cost	2,000	42,000	462,000	2,200	46,200	508,200	2,420	50,820	559,020
Total cost of sales/food (B)	37,700	791,700	8,708,700	39,685	833,385	9,954,420	41,779	877,364	10,477,551
Gross profit (GP) [C=(A-B)]	4,300	90,300	993,300	4,415	92,715	1,158,780	4,526	95,041	1,191,309
Less: Operating Costs:									
Electricity bill		1,600	19,200		1,650	19,800		1,700	20,400
Transportation		40,000	480,000		42,000	504,000		44,000	528,000
Mortality rate (1%)		8,820	105,840		9,261	111,132		9,724	116,689
Entertainment		600	7,200		620	7,440		650	7,800
Mobile bill (SMS & Reporting inclusive)		700	8,400		720	8,640		740	8,880
Ownership Transfer Fee		1,000	12,000		2,000	24,000		2,000	24,000
Present salary/Drawings-self/Proposed salary-self		12,000	144,000		13,000	156,000		14,000	168,000
Other Expenses		550	6,600		600	7,200		650	7,800
Non Cash Item:									
Depreciation Expenses		417	5,000		417	5,000		417	5,000
Total Operating Cost (D)	-	65,687	788,240	-	70,268	843,212	-	73,881	886,569
(C-D)Net Profit:		24,613	205,060		22,447	315,568		21,160	304,740
Retained Income:			205,060			520,628			825,368

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Monthly installment including ownership transfer fee from the date of cheque is deposited in NU's business account.

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300,000	-	-
1.2	Net Profit	205,060	339,568	328,740
1.3	Depreciation Expenses (Non Cash Item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus	-	138,060	338,628
	Total Cash Inflow	510,060	482,628	672,368
2.0	Cash Outflow			
2.1	Purchase of products	300,000	-	-
2.3	Investment Pay Back including ownership transfer fee	72,000	144,000	144,000
	Total Cash Outflow	372,000	144,000	144,000
3.0	Net Cash Surplus	138,060	338,628	528,368

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1 Family: 1
Others (beyond family): 1
Future employment: 0
- Skill and experience;
- Good Reputation;
- Ownership in his own name;
- Keeping books of records.

WEAKNESS

- Can not supply products as per demand.

OPPORTUNITIES

- Fixed customer;
- Good demand of product
- Capital of the entrepreneur will be BDT 12,75,368 after 3 years excluding payback of investor's money.

THREATS

- Death of duck chicks during transportation

Presented at 39th SB Design Lab (executive session)
on
December 07, 2014 at Yunus Centre

Thank you

Pictures



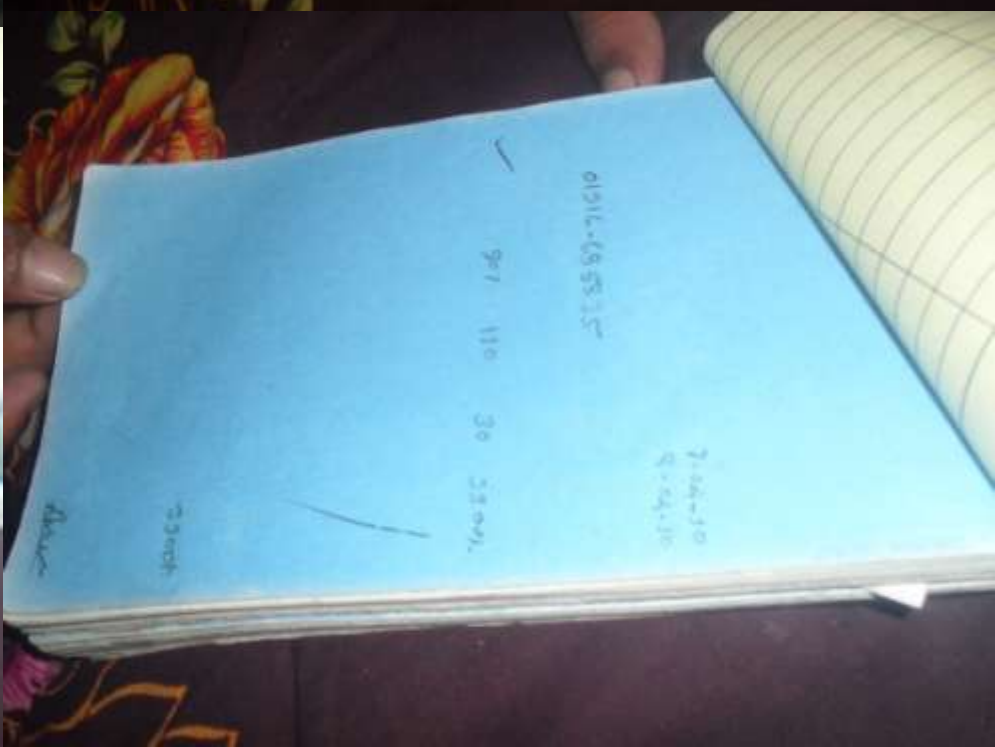
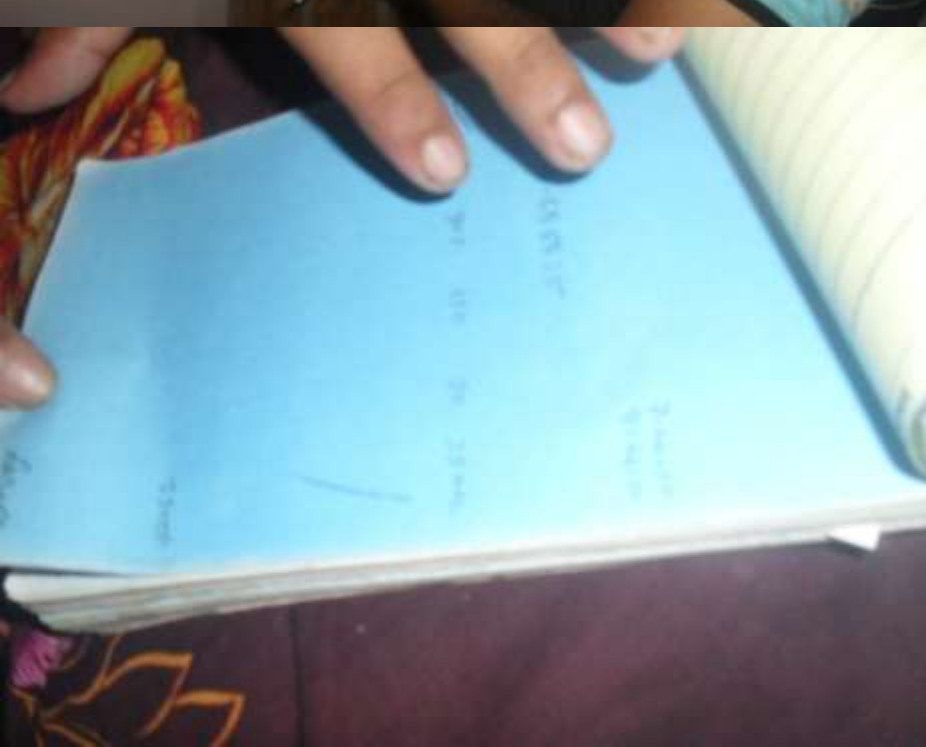














Thank You