

Proposed NU Business Name: **MS SHAJAHAN FARM**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAJAHAN
Age	:	01-08-1992(24 Years)
Education, till to date	:	BSS (Running)
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brother & 1 Sisters
Address	:	Vill: Baludiar P.O: Sholuya, P.S: Cargat, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	TANJILA BEGUM
(iii) Father's name	:	MD. SHAHADOT HOSSEN
(iv) GB member's info	:	Branch: Nimpara ,Cargat, Centre # 65(Female), Member ID: 5173/8, Group No: 03 Member since: 2008(08Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 9,560
(v) Who pays GB loan installment	:	Father's
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01687-907381
Father's Contact No.	:	01732-093407
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TANJILA 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	:	MS SHAJAHAN FARM
Location	:	Baludiar, Sholuya, Cargat ,Rajshahi .
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/-(from existing business)69% Required Investment BDT 50,000/-(as equity)31 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; milk.▪ Average 45% gain on sale▪The business is operating by entrepreneur. Existing no employees.▪The farm is owned.▪Agreed grace period is 3 months.

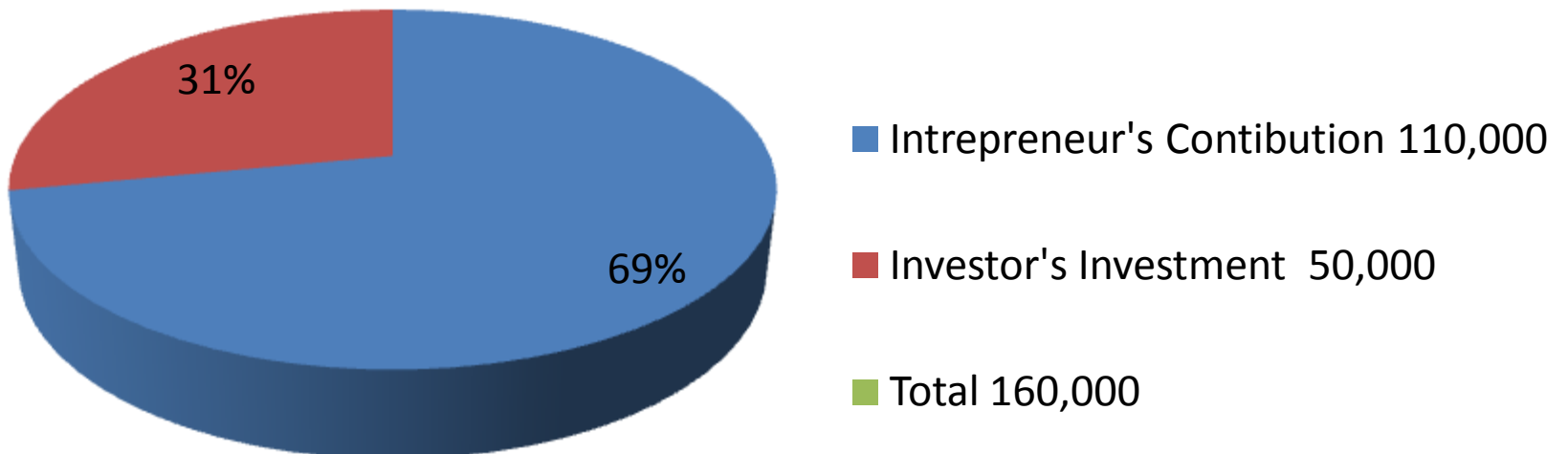
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Broilers and Ox		24,000	288,000
Total Sales (A)		24,000	288,000
Less. Variable Expense			
Broilers and Ox		13,200	158,400
Total variable Expense (B)		13,200	158,400
Contribution Margin (CM) [C=(A-B)]		10,800	129,600
Less. Fixed Expense			
Electricity		1,000	12,000
Salary (self)		5,000	60,000
Straw, Bran, Medicine and feed		1,000	12,000
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox cow (1x35,000)	70,000	-	70,000
Broiler(300x70)	21,000	-	21,000
Goat (2x9,500)	19,000	-	19,000
Pulte feed	-	10,000	10,000
Cow	-	40,000	40,000
Total	110,000	50,000	160,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Broilers and Ox		30,000	360,000	378,000	396,900
Total Sales (A)		30,000	360,000	378,000	396,900
Less. Variable Expense					
Broilers and Ox		16,500	198,000	207,900	218,295
Total variable Expense (B)		16,500	198,000	207,900	218,295
Contribution Margin (CM) [C=(A-B)]		13,500	162,000	170,100	178,605
Less. Fixed Expense					
Electricity		1,200	14,400	15,120	15,876
Salary (self)		5,000	60,000	60,000	60,000
Straw, Bran, Medicine etc		1,500	18,000	18,900	19,845
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		8,100	97,200	99,000	100,890
Net Profit (E) [C-D]		5,400	64,800	71,100	77,715
Investment Payback			20,000	20,000	20,000

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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	64,800	71,100	77,715
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		44,800	51,100
	Total Cash Inflow	114,800	115,900	128,815
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	44,800	95,900	108,815

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

