

Proposed NU Business Name: **MAYER DOUA GABI AND POLTRY FARM**



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. RUBEL |
| Age | : | 17-10-1985(33Years) |
| Education, till to date | : | Nine |
| Marital status | : | Married |
| Children | : | 1 Son 1 Daughter |
| No. of siblings: | : | 1 Brother 2 Sisters |
| Address | : | Vill: Khachuya ;P.O: Khachuya 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 | : | RUBIYA |
| (iii) Father's name | : | FAJLUL HAQE |
| (iv) GB member's info | : | Branch: Shakhipur, Centre # 24 (Female), Member ID: 1785, Group No: 03 Member since:01-01-2001(17 Years) First loan: BDT 4,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT - |
| 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.) | : | Nil |
| Business Experiences & Skill | : | 11 years of business experience. |
| Own Business and Training Info | : | 11 years experience in running business. Yes, He has 15 years training |
| Other Own/Family Sources of Income | : | Yes, She has a layer farm. |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01731-716277 |
| Mother's Contact No. | : | |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUBIYA joined Grameen Bank since 17 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | MAYER DOUA GABI AND POLTRY FARM |
| Location | : | Vill: Khachuya ;P.O: Khachuya P.S: Shakhipur, Dist. Tangail |
| Total Investment in BDT | : | BDT 5,25,000/- |
| Financing | : | Self BDT 4,45,000(from existing business) 85% Required Investment BDT 80,000(as equity) 15% |
| Present salary/drawings from business (estimates) | : | None |
| Proposed Salary | : | BDT. 5,000 |
| Size of shop | : | 83 ft x 18 ft= 1494 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, Ox, calf. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. ▪The farm is own. ▪Collects goods from in Gazipur. ▪Agreed grace period is 3 months. |

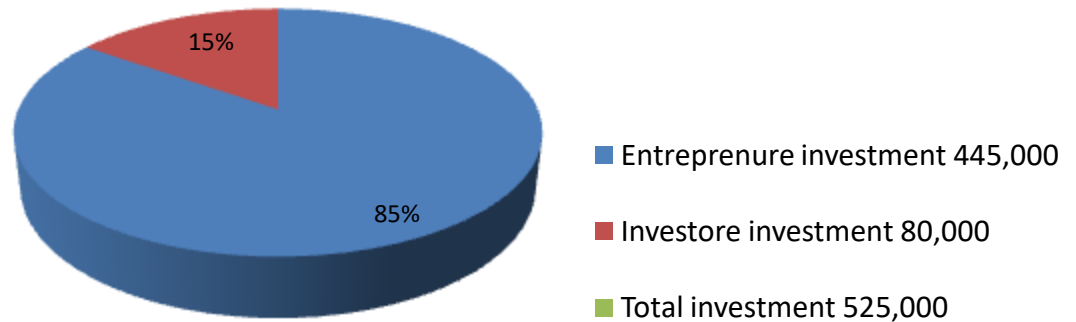
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|----------------|------------------|
| Revenue (sales) | | | |
| Milk, Ox, calf | 10,000 | 300,000 | 3,600,000 |
| | | | |
| Total Sales (A) | 10,000 | 300,000 | 3,600,000 |
| Less. Variable Expense | | | |
| Milk, Ox, calf | 8,500 | 255,000 | 3,060,000 |
| Total variable Expense (B) | 8,500 | 255,000 | 3,060,000 |
| Contribution Margin (CM) [C=(A-B)] | 1500 | 45,000 | 540,000 |
| Less. Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electricity Bill | | 2500 | 30,000 |
| Transportation | | 0 | 0 |
| Salary(self) | | 5,000 | 60,000 |
| Salary(sttaf) | | 0 | 0 |
| Entertainment | | 0 | 0 |
| Gird | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile bill | | 500 | 6,000 |
| Total fixed Cost (D) | | 8,000 | 96,000 |
| Net Profit (E) [C-D] | | 37,000 | 444,000 |

Investment Breakdown

| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
|--------------|----------|------------|--------|-------------|----------|------------|--------|----------------|
| | Quantity | Unit Price | Price | | Quantity | Unit Price | Price | |
| Cow | 2 | 140000 | 280000 | Cow | 1 | 80000 | 80,000 | 360,000 |
| Ox | 1 | 35000 | 35000 | | 0 | 0 | 0 | 35,000 |
| Calf | 2 | 65000 | 130000 | | 0 | 0 | 0 | 130,000 |
| | | | 0 | | 0 | 0 | 0 | 0 |
| | | | 0 | | 0 | 0 | 0 | 0 |
| | | | 0 | | 0 | 0 | 0 | 0 |
| | | | 0 | | 0 | 0 | 0 | 0 |
| | | | 0 | | 0 | 0 | 0 | 0 |
| | | | 0 | | 0 | 0 | 0 | 0 |
| | | | 0 | | 0 | 0 | 0 | 0 |
| Security | | | 0 | | | 0 | 0 | 0 |
| Total | | | 445000 | | | 80000 | 80,000 | 525,000 |

Source of finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd year+5% | 3rd year+5% |
|--|---------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Milk, Ox, calf | 13,000 | 390,000 | 4,680,000 | 4,914,000 | 5,159,700 |
| | | | | | |
| Total Sales (A) | 13,000 | 390,000 | 4,680,000 | 4,914,000 | 5,159,700 |
| Less. Variable Expense | | | | | |
| Milk, Ox, calf | 11,050 | 331,500 | 3,978,000 | 4,176,900 | 4,385,745 |
| Total variable Expense (B) | 11,050 | 331,500 | 3,978,000 | 4,176,900 | 4,385,745 |
| Contribution Margin (CM) [C=(A-B) | 1,950 | 58,500 | 702,000 | 737,100 | 773,955 |
| Less. Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electricity Bill | | 2500 | 30,000 | 31,500 | 33,075 |
| Transportation | | 0 | 0 | 0 | 0 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Salary(sttaf) | | 0 | 0 | 0 | 0 |
| Entertainment | | 0 | 0 | 0 | 0 |
| Gird | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobile bill | | 500 | 6,000 | 6,300 | 6,615 |
| Non Cash Item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total Fixed Cost | | 8,000 | 96,000 | 97,800 | 99,690 |
| Net Profit (E) [C-D] | | 50,500 | 606,000 | 639,300 | 674,265 |
| Investment Payback | | | 32,000 | 32,000 | 32,000 |

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> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 445,000 | | |
| 1.2 | Net Profit | 606,000 | 639,300 | 674,265 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 939,000 | 1,546,300 |
| | Total Cash Inflow | 1,051,000 | 1,578,300 | 2,220,565 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 80,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32,000 | 32,000 | 32,000 |
| | Total Cash Outflow | 112,000 | 32,000 | 32,000 |
| 3 | Net Cash Surplus | 939,000 | 1,546,300 | 2,188,565 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 11 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







নিজ বেতন:

ফর্ম নং-১



গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: স্বাস্থ্যকর বায়ু গাঢ়ী ২৫ হ্যান্ডিল্ড সার্ট
 ইউনিটের নাম: সাদিপুর
 উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:
 নাম: সমা. কবির
 বয়স: ৩৬ বছর জন্ম তারিখ: ১৭/১০/১৯৮৮ জাতীয় পরিচয়পত্র নম্বর: ৯৬২৮৮৮২০০০০৮৭
 শিক্ষাগত যোগ্যতা: নেম স্কুল
 বৈবাহিক অবস্থা: বিবাহিত
 ছেলে-মেয়ের সংখ্যা: ২২জন ২মেয়ে
 ভাই/বোনের সংখ্যা: ২৫ই ২ভ্রাত
 বর্তমান ঠিকানা: গ্রাম: কাঁচুয়া দক্ষিণদিক পো: ৫
 স্থায়ী ঠিকানা: গ্রাম: ৫ পো: ৫
 উদ্যোক্তার মোবাইল নং- ০১৭২০-৬২৩০২৭ থানা: সাদিপুর জেলা: টাঙ্গাইল
 গ্রামীণ ব্যাংক সদস্য কে? বিবা/মা থানা: ৫ জেলা: ৫
 মায়ের নাম: সুবিদ্যা বাবা/মা মোবাইল নং- ০১৭৬২৭১৬২৭৭
 বাবার নাম: সাদেকুল হক বাবা/মা: প্রাক্তন / রনিং সদস্য
 গ্রুপ নং- ০৬ শাখা: কাঁচুয়া সাদিপুর
 তারিখ: ১৭/৮/১৮ সদস্য: ১৭ বছর