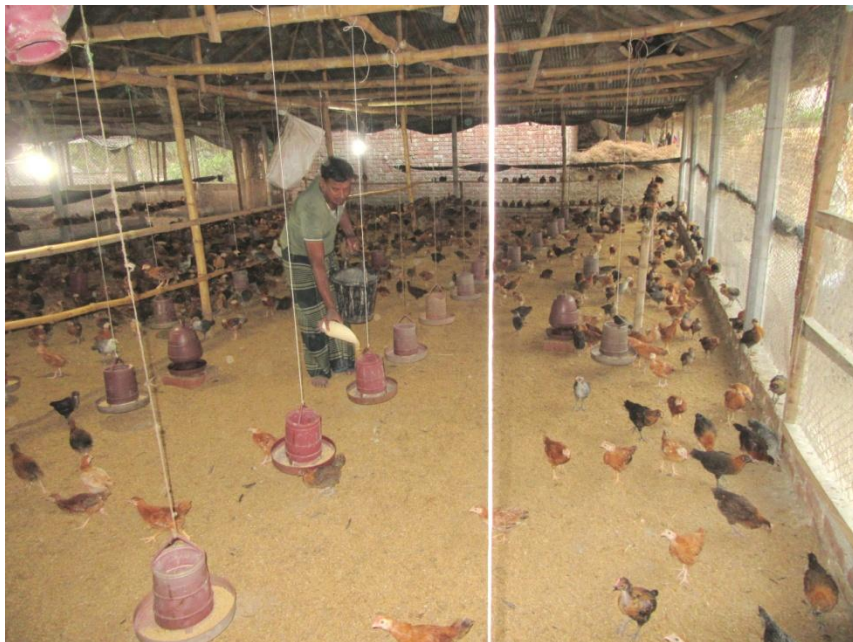


## Proposed NU Business Name: **ARBI POLTRI FARM**



Project identification and prepared by: MD. Shah Alom,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



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

Name	:	<b>MD .AFJAL HOSSAIN</b>
Age	:	12-010-1984 (30 Years)
Education, till to date	:	SSC Pass
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brothers & 03 Sister
Address	:	Vill: Nohora para, P.O: Kazipara, P.S: Kahalu, Dist: Bogra
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>MST .AKLIMA BEGUM</b>
(iii) Father's name	:	<b>MD .AKBAR ALI</b>
(iv) GB member's info	:	Branch: Narhatto Kahalu, Centre # 16 (Female), Member ID: 3374/2, Group No: 06 Member since: 30-02-1998 (04 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nil
(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 and Training Info	:	03 years experience in running business 03 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-872498
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AKLIMA BEGUM** joined Grameen Bank since 17 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>AARBI POLTRI FARM</b>
Location	:	Nohra, Kahalu, Bogura
Total Investment in BDT	:	BDT 194,000/-
Financing	:	Self BDT 114,000/-(from existing business) 59% Required Investment BDT 80,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 50 ft= 1250 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Poltry Hen, etc.</li><li>▪ 15% Gain of sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪01 will be appointed in the future.</li><li>▪Collects goods from Bibirpukur,Joypurhat</li><li>▪Agreed grace period is 3 months.</li></ul>

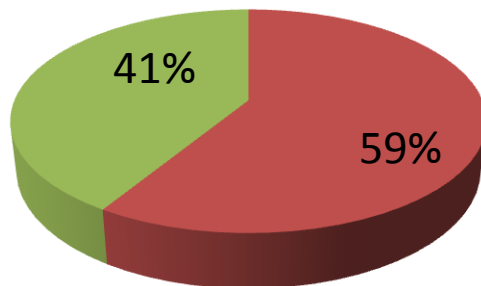
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue(Sales)</b>		
Poltry Hen.	80,000	960,000
<b>Total Sales (A)</b>	80,000	960,000
<b>Less Variable Expense</b>		0
Poltry Hen.	68,000	816,000
<b>Total variable Expense (B)</b>	68,000	816,000
<b>Contribution Margin (CM) [C=(A-B)</b>	12,000	144,000
<b>Less Variable Expense</b>		0
Electricity bill	800	9,600
Transportation	500	6,000
Salary (self)	5,000	60,000
Entertainment	100	1,200
Mobile bill	500	6,000
<b>Total fixed cost (D)</b>	6,900	82,800
<b>Net Profit (E)= [C-D]</b>	5,100	61,200

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chicken	1600	60	96,000	0	0	0	96,000
Feed	08	2000	16,000	36	2000	72,000	88,000
Medicine	01	2000	2000	1	8000	8,000	10,000
<b>Total</b>	<b>1609</b>	<b>0</b>	<b>114,000</b>	<b>37</b>	<b>0</b>	<b>80,000</b>	<b>194,000</b>

## Source of Finance



- Entrepreneur's Contribution  
114,000
- Investor's Investment 80,000
- Total 194,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Poltry Hen.	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	120,000	1,440,000	1,512,000	1,587,600
<b>Less. Variable Expense</b>				
Poltry Hen.	102,000	1,224,000	1,285,200	1,349,460
<b>Total variable Expense (B)</b>	102,000	1,224,000	1,285,200	1,349,460
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	18,000	216,000	226,800	238,140
<b>Less. Fixed Expense</b>				
Electricity Bill	1200	14,400	15,120	15,876
Mobile Bill	700	8,400	8,820	9,261
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	4000	48,000	50,400	52,920
Transportation	800	9,600	10,080	10,584
Entertainment	300	3,600	3,780	3,969
<b>Total Fixed Cost</b>	12000	144,000	151,200	158,760
<b>Net Profit (E) [C-D]</b>	6,000	72,000	75,600	79,380
<b>Investment Payback</b>		32,000	32,000	32,000
<b>Investment Payback</b>		<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	<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	80,000		
1.2	Net Profit	72,000	75,600	79,380
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		30,000	73,600
	<b>Total Cash Inflow</b>	<b>152,000</b>	<b>105,600</b>	<b>152,980</b>
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>30,000</b>	<b>73,600</b>	<b>120,980</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 ,Family:01,Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

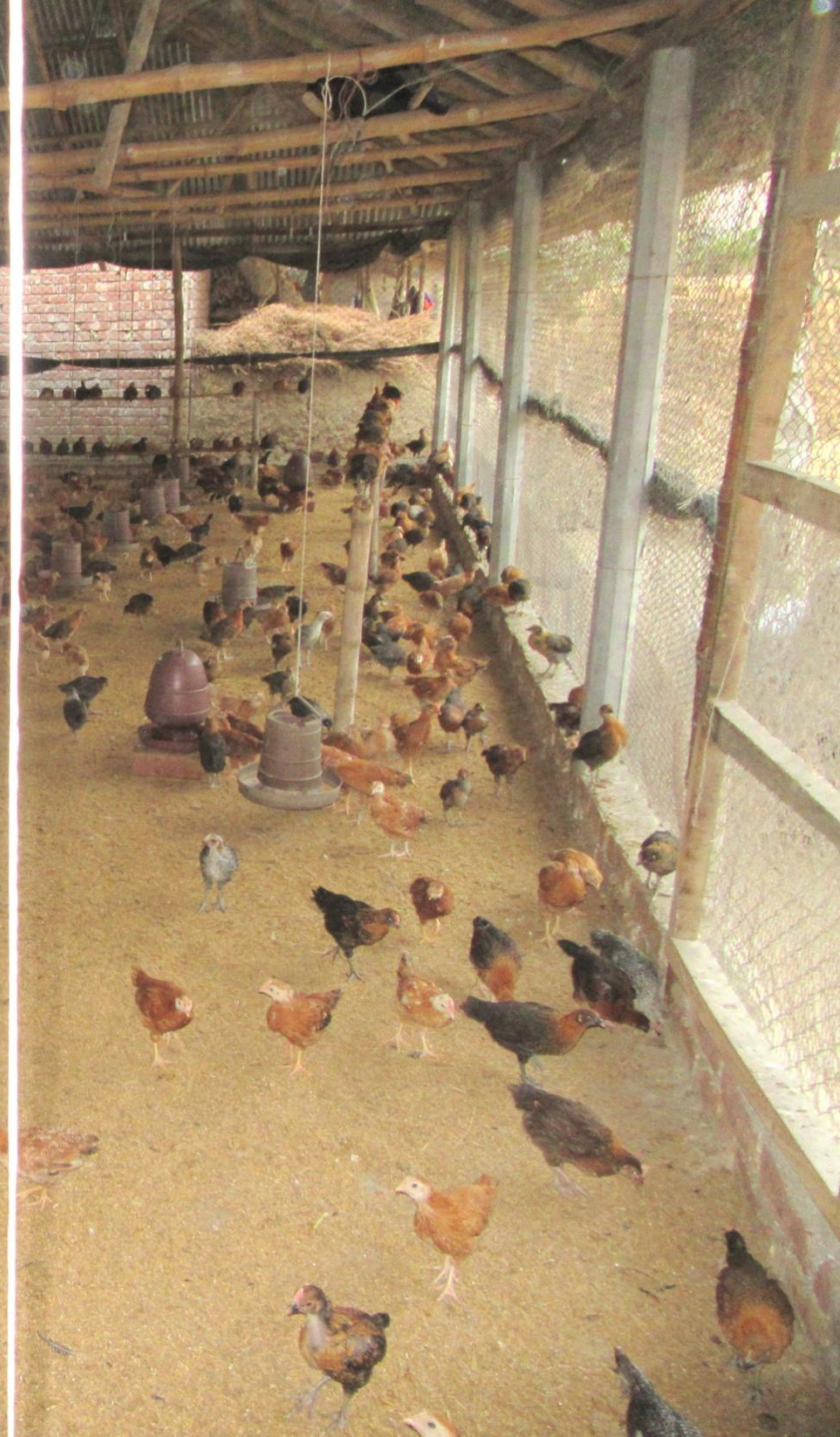
## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

