

**Proposed NU Business Name: ARIF HASAN PAKHIR FARM**



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MD JONI MIA</b>   |
| Age  | : | 05-10-1987(29 Years)   |
| Education, till to date                          | : | Class 5  |
| Marital status                                   | : | Married  |
| Children   | : | 01 Son 01 Daughter   |
| No. of siblings:                                 | : | 02 Brothers 01 Sister  |
| Address  | : | Vill:Khamarkandi P.O: Jhorgasahat P.S: Bogra shadar 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. ALETON NESA</b>  |
| (iii) Father's name                              | : | <b>MD . SOLAIMAN PRAMANIK</b>  |
| (iv) GB member's info                            | : | Branch: Shahkharia,Bogra, Centre # 50 (Female),<br>Member ID: 3905/2, Group No: 02<br>Member since: 09-10-2008 (05 Years)<br>First loan: BDT 5,000 |
| Further Information:                             |   | Existing Loan: BDT 15,000/-, Outstanding loan: nil   |
| (v) Who pays GB loan installment                 | : | Mother   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 05 years experience in running business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | -   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01742-489899  |
| Mother's Contact No.  | : | 01675-093553  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Bogra shadar Unit, Bogra   |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ALETON NESA** joined Grameen Bank since 05 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                                     | : | <b>ARIF HASAN PAKHIR FARM</b>   |
| Location  | : | Khamarkandi,Jhorgasahat,Bogra shadar, Bogra   |
| Total Investment in BDT                           | : | BDT 1,20,000/-  |
| Financing   | : | Self BDT 60,000/-(from existing business) 50%<br>Required Investment BDT 60,000/-(as equity) 50%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-   |
| Proposed Salary                                   | : | BDT 5,000/-   |
| Size of shop                                      | : | 10 ft x 10 ft= 100 square ft  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The entrepreneur currently run a bird rearing business.</li><li>▪ Every month two hundred fifty young birds produced from eggs.</li><li>▪Selling price of each pair mother bird is BDT 800.</li><li>▪Selling price of each pair young bird is BDT 400.</li><li>▪Each pair of bird will be produce eggs for one year.</li><li>▪After collects eggs the bird will be sold.</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 Bogra</li><li>▪Agreed grace period is 3 months.</li></ul> |

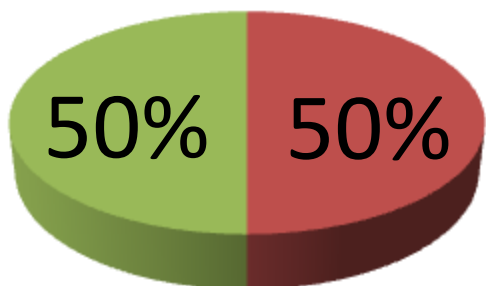
## Existing Business (BDT)

| Particular                                | Monthly       | Yearly         |
|---|---------------|----------------|
| <b>Revenue (sales)</b>                    |               |                |
| Bajurika Young Birds (50 x 400)           | 20,000        | 240,000        |
| Bajurika Mother birds (5 x 800)           | 4,000         | 48,000         |
| <b>Total Sales (A)</b>                    | <b>24,000</b> | <b>288,000</b> |
| <b>Less. Variable Expense</b>             |               |                |
| Feed (50 x3.30 x 30)                      | 4,950         | 59,400         |
| Medicine                                  | 3,000         | 36,000         |
| <b>Total variable Expense (B)</b>         | <b>7,950</b>  | <b>95,400</b>  |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>16,050</b> | <b>192,600</b> |
| <b>Less. Fixed Expense</b>                |               |                |
| Electricity Bill                          | 100           | 1,200          |
| Mobile Bill                               | 200           | 2,400          |
| Salary (self)                             | 5,000         | 60,000         |
| Transportation                            | 1,000         | 12,000         |
| <b>Total fixed Cost (D)</b>               | <b>6,300</b>  | <b>75,600</b>  |
| <b>Net Profit (E) [C-D]</b>               | <b>9,750</b>  | <b>117,000</b> |

## Investment Breakdown

| Existing        |            |            |               | Proposed  |            |               |                |
|-----------------|------------|------------|---------------|-----------|------------|---------------|----------------|
| Particulars     | Qty.       | Unit Price | Amount (BDT)  | Qty.      | Unit Price | Amount (BDT)  | Proposed Total |
| Bajurika Bird   | 50         | 800        | 40,000        | 0         | 0          | 0             | 40,000         |
| Shed            | 1          | 10000      | 10,000        | 1         | 10000      | 10,000        | 20,000         |
| Case            | 50         | 200        | 10,000        | 50        | 200        | 10,000        | 20,000         |
| Diamond Dove    | 0          | 0          | 0             | 11        | 500        | 5,500         | 5,500          |
| Java Bird       | 0          | 0          | 0             | 10        | 1200       | 12,000        | 12,000         |
| Coctail Bird    | 0          | 0          | 0             | 5         | 2500       | 12,500        | 12,500         |
| Feed & Medicine | 0          | 0          | 0             | 1         | 10000      | 10,000        | 10,000         |
| <b>Total</b>    | <b>101</b> |            | <b>60,000</b> | <b>78</b> |            | <b>60,000</b> | <b>120,000</b> |

## Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 60,000
- Total 120,000

## Financial Projection (BDT)

| Particular                                | Monthly       | 1st Year       | 2nd Year       | 3rd Year       |
|---|---------------|----------------|----------------|----------------|
| <b>Revenue (sales)</b>                    |               |                |                |                |
| Bajurika Young Birds (50 x 400)           | 20,000        | 240,000        | 252,000        | 264,600        |
| Bajurika Mother birds (5 x 800)           | 4,000         | 48,000         | 50,400         | 52,920         |
| Diamond Dove (5 x 500)                    | 2,500         | 30,000         | 31,500         | 33,075         |
| Java (5x 1200)                            | 6,000         | 72,000         | 75,600         | 79,380         |
| Cocatel (2 x 2500)                        | 5,000         | 60,000         | 63,000         | 66,150         |
| <b>Total Sales (A)</b>                    | <b>37,500</b> | <b>450,000</b> | <b>472,500</b> | <b>496,125</b> |
| <b>Less. Variable Expense</b>             |               |                |                |                |
| Feed (75 x3.30 x 30)                      | 7,425         | 89,100         | 93,555         | 98,233         |
| Medicine                                  | 4,500         | 54,000         | 56,700         | 59,535         |
| <b>Total variable Expense (B)</b>         | <b>11,925</b> | <b>143,100</b> | <b>150,255</b> | <b>157,768</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>25,575</b> | <b>306,900</b> | <b>322,245</b> | <b>338,357</b> |
| <b>Less. Fixed Expense</b>                |               |                |                |                |
| Electricity Bill                          | 100           | 1,200          | 1,500          | 1,800          |
| Mobile Bill                               | 300           | 3,600          | 4,000          | 4,500          |
| Salary (self)                             | 5,000         | 60,000         | 60,000         | 60,000         |
| Transportation                            | 1,500         | 18,000         | 20,000         | 22,000         |
| <b>Non Cash Item</b>                      |               |                |                |                |
| Depreciation                              | 167           | 2,000          | 2,000          | 2,000          |
| <b>Total Fixed Cost</b>                   | <b>7,067</b>  | <b>84,800</b>  | <b>87,500</b>  | <b>90,300</b>  |
| <b>Net Profit (E) [C-D]</b>               | <b>18,508</b> | <b>222,100</b> | <b>234,745</b> | <b>248,057</b> |
| <b>Investment Payback</b>                 |               | <b>24,000</b>  | <b>24,000</b>  | <b>24,000</b>  |



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

| SI #     | <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                   | 60,000              |                     |                     |
| 1.2      | Net Profit  | 222,100             | 234,745             | 248,057             |
| 1.3      | Depreciation (Non cash item)                      | 2,000               | 2,000               | 2,000               |
| 1.4      | Opening Balance of Cash Surplus                   |                     | 200,100             | 412,845             |
|          | <b>Total Cash Inflow</b>                          | <b>284,100</b>      | <b>436,845</b>      | <b>662,902</b>      |
| <b>2</b> | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1      | Purchase of Product                               | 60,000              |                     |                     |
| 2.2      | Payment of GB Loan                                |                     |                     |                     |
| 2.3      | Investment Pay Back (Including Ownership Tr. Fee) | 24,000              | 24,000              | 24,000              |
|          | <b>Total Cash Outflow</b>                         | <b>84,000</b>       | <b>24,000</b>       | <b>24,000</b>       |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>200,100</b>      | <b>412,845</b>      | <b>638,902</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
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

Pictures

































# FAMILY PICTURE

