

Proposed NU Business Name: **AHSHAN AGRO POLLI**



Project identification and prepared by: Md. Ataur Rahman
Sakhipur Unit, Tangail.

Project verified by: Md Siddiquer Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AHSHAN HABIB
Age	:	30-11-1987 (30Years)
Education, till to date	:	Degree Pass
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Brahman Paril P.O: Gechu, P.S: Nolua, 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	:	MST AYESHA BEGUM
(iii) Father's name	:	MD NURUL ISLAM
(iv) GB member's info	:	Branch: Nolua Centre # 39 (Female), Member ID: 4052/3, Group No: 04 Member since: 25-01-1992 to 2017(25 Years) First loan: BDT 10,000/- Existing loan: BDT 12,000/- Outstanding loan: BDT Nil/-
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 and Training Info	:	04 years experience in running business. 03 Years in own business. He has 01 month training on livestock from ‘ Youth training centre”.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-267217
Mother’s Contact No.	:	01797-660652
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST AYESHA BEGUM joined Grameen Bank since 25 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	AHSHAN AGRO POLLI
Location	:	Ghechua, Sakhiur, Tangail
Total Investment in BDT	:	BDT 1,15,000/-
Financing	:	Self BDT 65,000 (from existing business) 57% Required Investment BDT 50,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The farm is planned to be scaled up by investment in existing black bengal goat.▪The farm is self.▪The farm is operating by entrepreneur.▪Existing no employee.▪Collects goat from Tangail.▪Agreed grace period is 3 months.

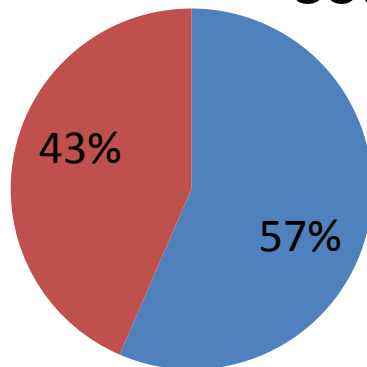
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
black bengal goat		10000	120000
		0	0
Total Sales (A)		10000	120000
Less Variable Expense			
Ring, Slap, Cover, Pillar, Brick, Part, etc.		3000	36000
Total variable Expense (B)		3000	36000
Contribution Margin (CM) [C=(A-B)]		7000	84000
Less Variable Expense			
Rent		0	0
Electricity bill		200	2400
Transportation		300	3600
Salary (self)		3000	36000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		3,900	46800
Net Profit (E)= [C-D]		3,100	37200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
black bengal goat	10	6500	65,000	8	6,500	50,000	115,000
			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	65,000	0	0	50,000	115,000

Source of Finance



- Entrepreneur's Contribution BDT 65,000
- Investor's Investment BDT 50,000
- Total BDT 115,000

Financial Business (BDT)

Paticular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue(Sales)					
black bengal goat		12000	144000	144000	144000
		0	0	0	0
Total Sales (A)		12000	144000	144000	144000
Less Variable Expense					
black bengal goat		3600			
Total variable Expense (B)		3600	43200	43200	43200
Contribution Margin (CM) [C=(A-B)]		8400	100800	100800	100800
Less Variable Expense					
Rent		0	0	0	0
Electricity bill		200	2400	2400	2400
Transportation		300	3600	3600	3600
Salary (self)		3,000	36000	36000	36000
Salary(Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		200	2400	2400	2400
Total fixed cost (D)		3,900	46800	46800	46800
Net Profit (E)= [C-D]		4,500	58,745	58,745	58,745
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	58,745	61,682	64766.3625
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38,745	80427.25
	Total Cash Inflow	108,745	100,427	145193.6125
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	38,745	80,427	125193.6125

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm Ghechua, Nalua Bazar,
Sakhipur, Tangail.

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

