

## Proposed NU Business Name: **OWHONA POULTRI FARM**



Project identification and prepared by: MD. RABIUL ISLAM  
Godagari Unit , Rajshahi

Project verified by: MD. RABIUL ISLAM



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

|  |   |   |
|--|---|---|
| Name   | : | <b>MD. ANARUL ISLAM</b>   |
| Age  | : | 22/01/1983(34Years)   |
| Education, till to date                          | : | S.S.C   |
| Marital status                                   | : | Married   |
| Children   | : | 2 Daughter  |
| No. of siblings:                                 | : | 5 Brother   |
| Address  | : | Vill: Kakonpara,P.O: Kakonhat,P.S: Godagari, 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                               | : | <b>MST. SOMEJAN BEGUM</b>   |
| (iii) Father's name                              | : | <b>LATE. BABOR ALI</b>  |
| (iv) GB member's info                            | : | Branch:Pakri,godagari,Centre #53(Female),<br>Member ID:8026/2 , Group No:11<br>Member since:2002-2009, New<br>First loan: BDT -5000 |
| Further Information:                             |   | Existing Loan: BDT 6000, Outstanding loan:4944  |
| (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  | : | 10 years experience in running business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | Yes, Agriculture  |
| Other Own/Family Sources of Liabilities   | : | Agriculture   |
| Entrepreneur Contact No.  | : | 01722832669   |
| Father's Contact No.  | : | 01770507205   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi    |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SOMEJAN BEGUM** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

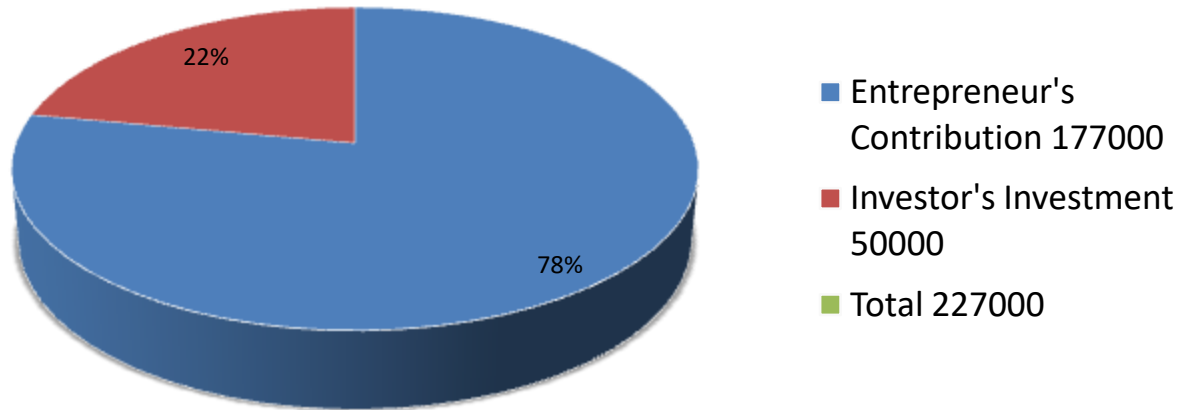
|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>OWHONA POULTRI FARM</b>   |
| Location  | : | Kakonpara, Kakonhat, Godagari, Rajshahi  |
| Total Investment in BDT                           | : | BDT 227000/-   |
| Financing   | : | Self BDT 177000/- (from existing business) 78%<br>Required Investment BDT 50,000/- (as equity) 22%   |
| Present salary/drawings from business (estimates) | : | BDT 5000/-   |
| Proposed Salary                                   | : | 5000/=   |
| Size of shop                                      | : | 50ft x 19ft= 950 square ft   |
| Security of the shop                              | : | -  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Hen Farm</li><li>▪The business is operating by entrepreneur. Existing One employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul> |

## Existing Business (BDT)

| Particular                               | Monthly       | Yearly         |
|--|---------------|----------------|
| <b>Revenue(Sales)</b>                    |               |                |
| Hen                                      | 120000        | 1440000        |
| <b>Total Sales (A)</b>                   | <b>120000</b> | <b>1440000</b> |
| <b>Less. Variable Expense</b>            |               |                |
| Hen                                      | 27000         | 324000         |
| <b>Total Variable Expense (B)</b>        | <b>27000</b>  | <b>324000</b>  |
| <b>Contribution Margin(CM) [C=(A-B)]</b> | <b>93000</b>  | <b>1116000</b> |
| <b>Less. Fixed Expense</b>               |               |                |
| Rent                                     | 0             | 0              |
| Electricity Bill                         | 1000          | 12000          |
| Mobile Bill                              | 500           | 6000           |
| Salary (self)                            | 5000          | 60000          |
| Salary (staff)                           | 6000          | 72000          |
| Transportation                           | 200           | 2400           |
| Food/other                               | 62000         | 744000         |
| Medicine                                 | 6000          | 72000          |
| Bank Charge/gurd                         | 0             | 0              |
| <b>Total Fixed Cost (D)</b>              | <b>80700</b>  | <b>968400</b>  |
| <b>Net Profit (E) [C-D]</b>              | <b>12300</b>  | <b>147600</b>  |

| <b>Investment Breakdown</b> |                 |                 |                       |
|-----------------------------|-----------------|-----------------|-----------------------|
| <b>Particulars</b>          | <b>Existing</b> | <b>Proposed</b> | <b>Proposed Total</b> |
| Hen                         | 27000           | 27000           | 54000                 |
| Food                        | 0               | 23000           | 23000                 |
| Shed                        | 150000          | 0               | 150000                |
| <b>Total</b>                | <b>177000</b>   | <b>50000</b>    | <b>227000</b>         |

## Source of Finance



## Financial Projection (BDT)

| Particular                                | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|-------|---------|----------|----------|----------|
| <b>Revenue (Sales)</b>                    |       |         |          |          |          |
| Hen                                       | 2000  | 150000  | 1800000  | 1890000  | 1984500  |
| <b>Total Sales (A)</b>                    | 2000  | 150000  | 1800000  | 1890000  | 1984500  |
| <b>Less. Variable Expense</b>             |       |         |          |          |          |
| Hen                                       | 1400  | 54000   | 648000   | 680400   | 714420   |
| <b>Total Variable Expense (B)</b>         | 1400  | 54000   | 648000   | 680400   | 714420   |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 600   | 96000   | 1152000  | 1209600  | 1270080  |
| <b>Less. Fixed Expense</b>                |       |         |          |          |          |
| Rent                                      |       | 0       | 0        | 0        | 0        |
| Electricity Bill                          |       | 1000    | 12000    | 12300    | 12600    |
| Mobile Bill                               |       | 500     | 6000     | 6300     | 6600     |
| Salary (self)                             |       | 5000    | 60000    | 60000    | 60000    |
| Salary (staff)                            |       | 6000    | 72000    | 72000    | 72000    |
| Transportation                            |       | 200     | 2400     | 2700     | 3000     |
| Food                                      |       | 62000   | 744000   | 744000   | 744000   |
| Medicine                                  |       | 6000    | 72000    | 72000    | 72000    |
| Bank Charge                               |       | 0       | 0        | 0        | 0        |
| <b>Total Fixed Cost (D)</b>               |       | 80700   | 968400   | 969300   | 970200   |
| <b>Net Profit (E) [C-D]</b>               |       | 15300   | 183600   | 240300   | 299880   |
| <b>Investment Payback</b>                 |       |         | 20000    | 20000    | 20000    |



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

| Sl# | Particulars                                       | 1st Year | 2nd Year | 3rd Year |
|-----|---|----------|----------|----------|
| 1   | Cash Inflow                                       |          |          |          |
| 1.1 | Investment Infusion by investor                   | 50000    |          |          |
| 1.2 | Net P[rofit                                       | 183600   | 240300   | 299880   |
| 1.3 | Depreciation (Non Cash item)                      |          |          |          |
| 1.4 | Opening Balance of Cash Surplus                   |          | 163600   | 383900   |
|     | Total Cash Inflow                                 | 233600   | 403900   | 683780   |
| 2   | Cash Outflow                                      |          |          |          |
| 2.1 | Purchase of Product                               | 50000    |          |          |
| 2.2 | Payment of GB Loan                                |          |          |          |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20000    | 20000    | 20000    |
|     | Total Cash Outflow                                | 70000    | 20000    | 20000    |
| 3   | <b>Net Cash Surplus</b>                           | 163600   | 383900   | 663780   |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 10Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Kakonpara,  
Kakonhat,Godagari. Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# Family picture

