

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



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

Project verified by: MD. Mozaharul Islam



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

Name	:	<b>MST. JAHERA BEGUM</b>
Age	:	21-006-1982 (34 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	02 Son & 02 Daughter
No. of siblings:	:	01 Brothers & 02 Sister
Address	:	Vill: Birkedar(Mirpara) East Para , P.O: Duochachia, 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 .HAFIJA BEGUM</b>
(iii) Father's name	:	<b>MD .REJAUL</b>
(iv) GB member's info	:	Branch: Zia Nagar Dupchachia, Centre # 41 (Female), Member ID: 3572/1, Group No: 05 Member since: 20-05-1997-2002 (05Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 8,000, 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	:	06 years experience in running business 06 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01754-519878
Mother's Contact No.	:	01782-806688
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAFIJA BEGUM** joined Grameen Bank since 5 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JAHERA POLTRI FARM</b>
Location	:	Mirpara, Birkedar ,Kahalu, Bogura
Total Investment in BDT	:	BDT 388,000/-
Financing	:	Self BDT 318,000/-(from existing business) 82% Required Investment BDT 70,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	80 ft x 20 ft= 1600 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 Kahalu, Dupchachia. Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

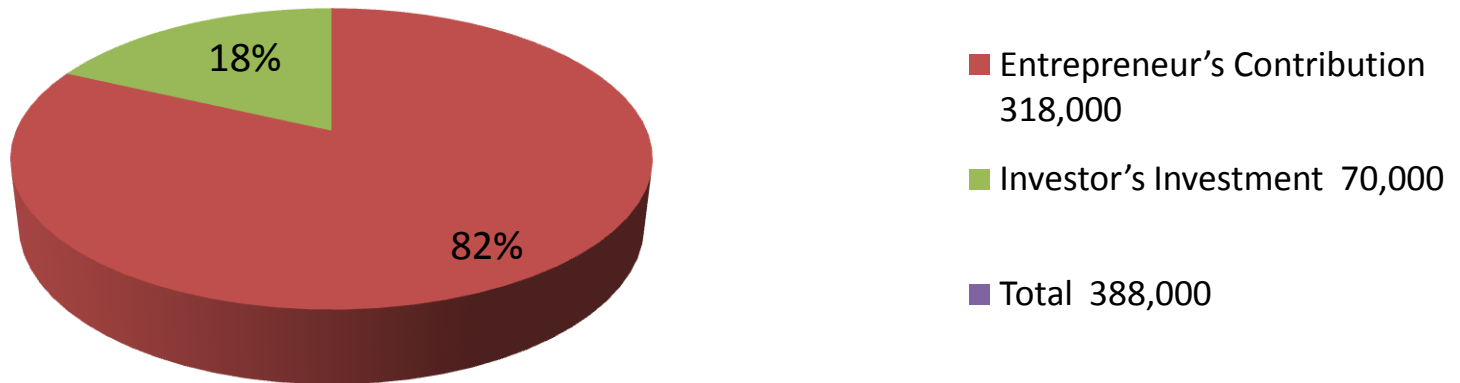
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue(Sales)</b>		
Poltry Hen.	120,000	1,440,000
<b>Total Sales (A)</b>	120,000	1,440,000
<b>Less Variable Expense</b>		0
Poltry Hen.	102,000	1,224,000
<b>Total variable Expense (B)</b>	102,000	1,224,000
<b>Contribution Margin (CM) [C=(A-B)</b>	18,000	216,000
<b>Less Variable Expense</b>		0
Electricity bill	1,500	18,000
Transportation	2,000	24,000
Salary (self)	5,000	60,000
Entertainment	50	600
Mobile bill	300	3,600
<b>Total fixed cost (D)</b>	8,850	106,200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Chicken	1600	180	288000	200	20	40000	328000
Feed	10	1950	19500	10	1950	19500	39000
Medicine	1	10,500	10500	1	10500	10,500	21000
<b>Total</b>	<b>1611</b>	<b>0</b>	<b>318,000</b>	<b>201</b>	<b>0</b>	<b>70,000</b>	<b>388000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Poltry Hen.	160,000	1,920,000	2,016,000	2,116,800
<b>Total Sales (A)</b>	<b>160,000</b>	<b>1,920,000</b>	<b>2,016,000</b>	<b>2,116,800</b>
<b>Less. Variable Expense</b>		0	0	0
Poltry Hen.	136,000	1,632,000	1,713,600	1,799,280
<b>Total variable Expense (B)</b>	<b>136,000</b>	<b>1,632,000</b>	<b>1,713,600</b>	<b>1,799,280</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>		0	0	0
Electricity Bill	1800	21,600	22,680	23,814
Mobile Bill	500	6,000	6,300	6,615
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	5000	60,000	63,000	66,150
Transportation	2500	30,000	31,500	33,075
Entertainment	200	2,400	2,520	2,646
<b>Total Fixed Cost</b>	<b>15000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Net Profit (E) [C-D]</b>	<b>9,000</b>	<b>108,000</b>	<b>113,400</b>	<b>119,070</b>
<b>Investment Payback</b>		<b>28,000</b>	<b>28,000</b>	<b>28,000</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	70,000		
1.2	Net Profit	108,000	113,400	119,070
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80,000	165,400
	<b>Total Cash Inflow</b>	<b>178,000</b>	<b>193400</b>	<b>284470</b>
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28000</b>	<b>28000</b>
3	<b>Net Cash Surplus</b>	<b>80,000</b>	<b>165400</b>	<b>256470</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:01 Others:0  
Experience & Skill : 06 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



















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোছাঃ জাহেরা বেগম  
 Name: Mst. Zahera Begum  
 স্বামী: মোঃ রেজাউল  
 মাতা: মোছাঃ হাফিজা বেগম  
 Date of Birth: 21 Jun 1982  
 ID NO: 1015413571911

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
 কেহাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
 ঠিকানা: গ্রাম/মাতা: মীরগাড়া, বীরকেদার, ডাকঘর: দুপচাঁচিয়া - ৫৮৮০, কাহাপু,  
 বগুড়া

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ২৪/০৪/২০০৮

প্রত্যাহার পত্র

আমরা নিম্নে উল্লেখ করা  
 গিয়েছে প্রদান করা  
 যে মোছাঃ হাফিজা বেগম  
 মোঃ মুহাম্মদ রেজাউল  
 বেগমের স্ত্রী। মোছাঃ হাফিজা  
 বেগমের মৃত্যু হয়েছে।

কোষ প্রকরণ

১৫/৪  
 ১৫/৪

মুহিবুল  
 মুহিবুল

# FAMILY PICTURE

