

Proposed NU Business Name: **ALLAHR DAN KOEL PAKHI GHOR**



Project identification and prepared by: Md . Mizanur Rahman,  
Bogra Shadar Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MD. TAMMATUL ISLAM</b>
Age	:	23-10-1984 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	04 Brothers 04 Sisters
Address	:	Vill: Moria P.O Moria P.S: Gabtali, Dist: Bogra
00Parent'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. JOBEDA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUR RAHMAN</b>
(iv) GB member's info	:	Branch: Mohishaban, Gabtali, Centre # 23(Female), Member ID:2794, Group No: 04 Member since: 23-10-2007 (05Years) First loan: BDT 6,000 /- Outstanding loan: NILL
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	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-837853
Father's Contact No.	:	01732-401500
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JOBEDA BEGUM** joined Grameen Bank since 05 years ago. At first she took BDT 6,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ALLAHR DAN KOEL PAKHI GHOR</b>
Location	:	: Moria, Gabtali, Bogra.
Total Investment in BDT	:	BDT 1,25,000/-
Financing	:	Self BDT 75,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 30 ft= 600 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk product.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

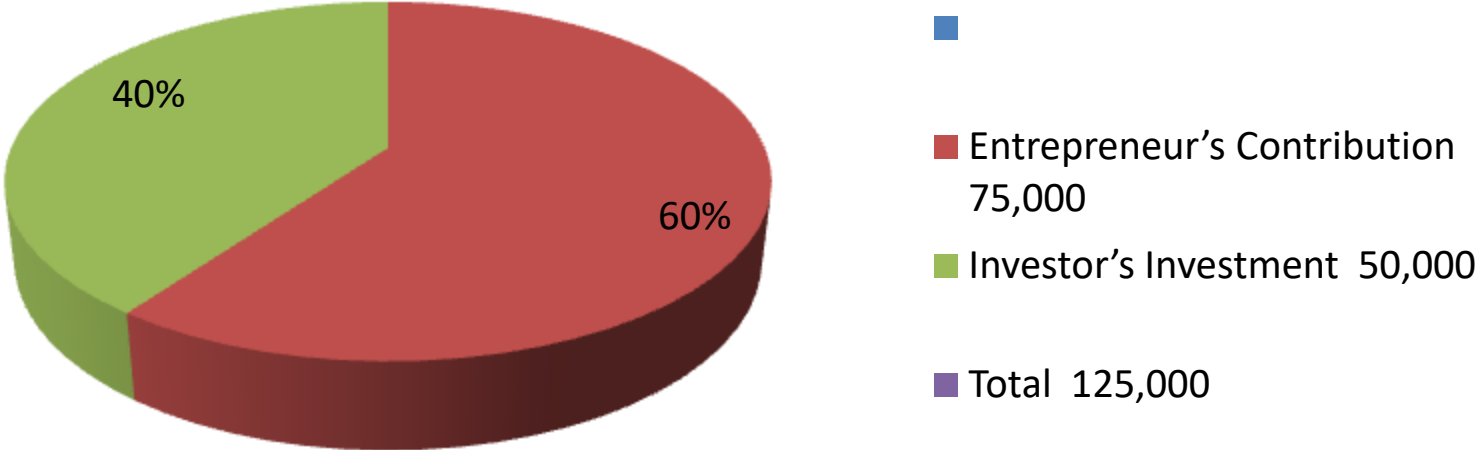
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Bird sales	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Bird sales	300	9,000	108,000
<b>Total variable Expense (B)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,700</b>	<b>51,000</b>	<b>612,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		1,000	12,000
Transportation		500	6,000
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>45,300</b>	<b>543,600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Koel Pakhi	3000	25	75,000	0	0	0	75,000
Small Pakhi	0	0	0	5000	10	50,000	50,000
	0	0	75,000	0	0	50,000	125,000

# Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Bird sales	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Bird sales	450	13,500	162,000	170,100	178,605
<b>Total variable Expense (B)</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>	<b>963,900</b>	<b>1,012,095</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		1000	12,000	12,000	12,000
Transportation		0	0	0	-
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,200</b>	<b>62,400</b>	<b>62,400</b>	<b>62,400</b>
<b>Net Profit (E) [C-D]</b>		<b>71,300</b>	<b>855,600</b>	<b>901,500</b>	<b>949,695</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	855,600	901,500	949,695
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		835,600	1,717,100
	<b>Total Cash Inflow</b>	<b>905,600</b>	<b>1,737,100</b>	<b>2,666,795</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>835,600</b>	<b>1,717,100</b>	<b>2,646,795</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 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;Moria,Gabtoli,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

