

Proposed NU Business Name: **ZAKIR POLTE FARM**



Project identification and prepared by: MD. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZAKIR HOSSAIN
Age	:	01-12-1994 (22 Years)
Education, till to date	:	BBA Honurs
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brother
Address	:	Vill: Pali, P.O: Pali bajar , P.S: Durgapur , 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	:	MOST . ALEYA BIBI
(iii) Father's name	:	MD . ABDUL ZOLIL
(iv) GB member's info	:	Branch: Baneswar, Puthia , Centre # 10 (Female), Member ID: 3085/2, Group No: 02 Member since: 23/08/2003 (14Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: 17,480/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790-239400
Father's Contact No.	:	01723-306044
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ALEYA BIBI joined Grameen Bank since 14 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	:	ZAKIR POLTI FARM
Location	:	Dwigram, Godagari, Rajshahi
Total Investment in BDT	:	BDT 85,200/-
Financing	:	Self BDT 35,200/-(from existing business) 41% Required Investment BDT 50,000/-(as equity) 59%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 Kta
Implementation	:	<ul style="list-style-type: none">▪He has fourteen cow in his farm▪The business is operating by entrepreneur himself. Existing no employee.▪The farm is owned.▪Collects goods from Baneshwar.▪Agreed grace period is 3 months.

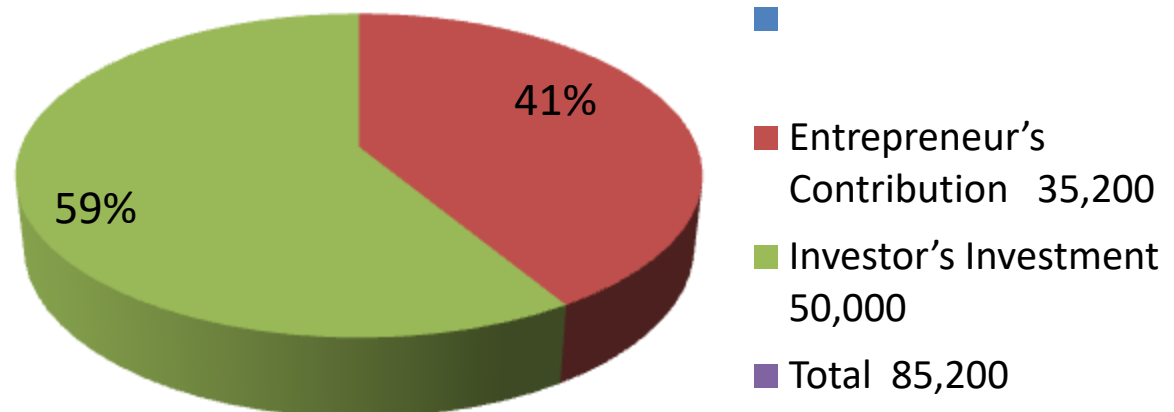
Existing Business (BDT)

Particular	2 Month	Yearly
Revenue (sales)		
Polite	30,000	180,000
Total Sales (A)	30,000	180,000
Less. Variable Expense		
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	30,000	180,000
Less. Fixed Expense		
Electricity Bill	3,000	18,000
Mobile Bill	400	2,400
Salary (self)	6,000	36,000
Transportation	1,000	6,000
Salary (staff)	8,000	48,000
Bank Charge	200	1,200
Total fixed Cost (D)	18,600	111,600
Net Profit (E) [C-D]	11,400	68,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sonali hen (1,100x32)	35,200	0	35,200
Feed	-	20,000	20,000
Sonali Hen	-	30,000	30,000
Total	35,200	50,000	85,200

Source of Finance



Financial Projection (BDT)

Particular	2 Month	1st Year	2nd Year	3rd Year
Revenue (sales)				
Polte	40,000	240,000	252,000	264,600
Total Sales (A)	40,000	240,000	252,000	264,600
Less. Variable Expense				
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	40,000	240,000	252,000	264,600
Less. Fixed Expense				
Electricity Bill	4,000	24,000	25,200	26,460
Mobile Bill	600	3,600	3,780	3,969
Salary (self)	6,000	36,000	36,000	36,000
Transportation	1,000	6,000	6,000	6,000
Salary (staff)	8,000	48,000	48,000	48,000
Bank Charge	100	600	600	600
Total Fixed Cost	19,700	118,200	119,580	121,029
Net Profit (E) [C-D]	20,300	121,800	132,420	143,571
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<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	121,800	132,420	143,571
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		101,800	112,420
	Total Cash Inflow	171,800	234,220	255,991
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	101,800	214,220	235,991

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Political unrest









