

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



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

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. JAMAL UDDIN |
| Age | : | 18-05-1983 (34 Years) |
| Education, till to date | : | Class-5 |
| Marital status | : | Married |
| Children | : | 1 Son & 1 Daughter |
| No. of siblings: | : | 2 Brothers & 1 Sisters |
| Address | : | Vill: Roghunatpur ,P.O: Golabari ,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 | : | MST. ANESHA BEGUM |
| (iii) Father's name | : | MD. ABDUL JOBBAR |
| (iv) GB member's info | : | Branch: Shilmaria, Puthia ,Centre # 30(Female), Member ID: 1981/6,Group No:04 Member since: 1999 to (18 Years) First loan: 2,000 taka. |
| Further Information: | | Existing Loan: BDT 4,000 Outstanding loan ; BDT 3,548 |
| (v) Who pays GB loan installment | : | Self |
| (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. He has no training. |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | Agriculture |
| Entrepreneur Contact No. | : | 01763-103415 |
| Brother 's Contact No. | : | 01787-535532 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi . |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANESHA BEGOM joined Grameen Bank since 18 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | JAMAL POLTE FARM |
| Location | : | Roghunatpur , Durgapur , Puthia , Rajshahi . |
| Total Investment in BDT | : | BDT 75,000/- |
| Financing | : | Self BDT 25,000/- (from existing business) 33% Required Investment BDT 50,000(as equity) 67% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 25ft x 60 ft= 1,500 square ft |
| Security of the shop | : | BDT - |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Polte . ▪Average 30 % gain on sales.. ▪The business is operating by entrepreneur. Existing no employee. ▪One will be appointed after getting equity fund. ▪The land is self. ▪Collects goods from Bogra . ▪Agreed grace period is 3 months. |

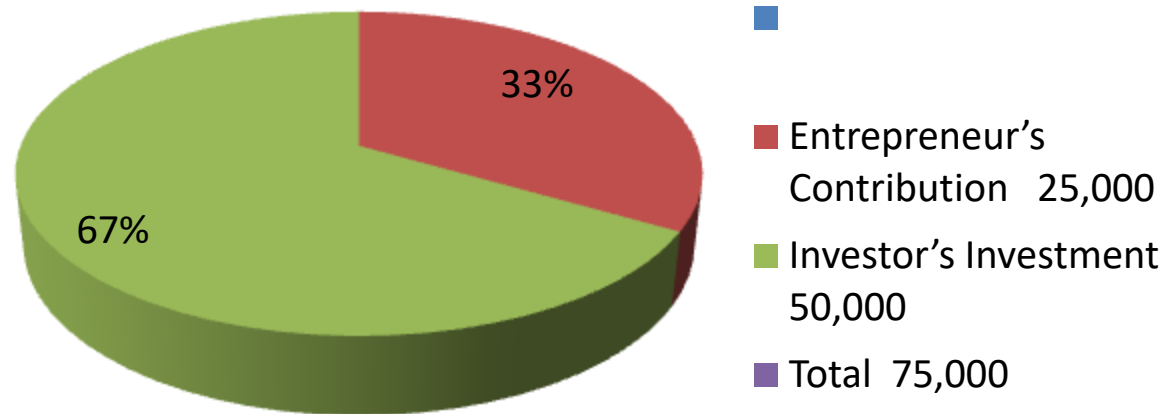
Existing Business (BDT)

| Particular | 2 Month | Yearly |
|---|---------------|----------------|
| Revenue (sales) | | |
| Polte | 50,000 | 300,000 |
| Total Sales (A) | 50,000 | 300,000 |
| Less. Variable Expense | | |
| | | |
| Total variable Expense (B) | - | - |
| Contribution Margin (CM) [C=(A-B)] | 50,000 | 300,000 |
| Less. Fixed Expense | | |
| Electricity bill | 2,000 | 12,000 |
| Transportation | 2,000 | 12,000 |
| Salary (self) | 10,000 | 60,000 |
| Feed and Medicine | 20,000 | 120,000 |
| Bank Charge | 200 | 1,200 |
| Mobile Bill | 400 | 2,400 |
| Total fixed Cost (D) | 34,600 | 207,600 |
| Net Profit (E) [C-D] | 15,400 | 92,400 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|----------------|---------------|---------------|----------------|
| Hen (1,000x25) | 25,000 | - | 25,000 |
| Hen | - | 25,000 | 25,000 |
| Hen Feed | - | 25,000 | 25,000 |
| Total | 25,000 | 50,000 | 75,000 |

Source of Finance



Financial Projection (BDT)

| Particular | 2 Month | 1st Year | 2nd Year | 3 rd Year |
|---|---------------|----------------|----------------|----------------------|
| Revenue (sales) | | | | |
| Polte Farm | 60,000 | 360,000 | 378,000 | 396,900 |
| Total Sales (A) | 60,000 | 360,000 | 378,000 | 396,900 |
| Less. Variable Expense | - | - | - | - |
| Total variable Expense (B) | 60,000 | 360,000 | 378,000 | 396,900 |
| Contribution Margin (CM) [C=(A-B)] | 60,000 | 360,000 | 378,000 | 396,900 |
| Less. Fixed Expense | | | | |
| Electricity bill | 2,000 | 12,000 | 12,000 | 12,000 |
| Transportation | 2,000 | 12,000 | 12,000 | 12,000 |
| Salary (self) | 10,000 | 60,000 | 60,000 | 60,000 |
| Feed and Medicine | 24,000 | 144,000 | 152,200 | 159,760 |
| Bank Charge | 200 | 1,200 | 1,200 | 1,200 |
| Mobile Bill | 400 | 2,400 | 2,400 | 2,400 |
| Total Fixed Cost | 38,600 | 231,600 | 239,800 | 247,360 |
| Net Profit (E) [C-D] | 21,400 | 128,400 | 138,200 | 149,540 |
| 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 | 128,400 | 138,200 | 149,540 |
| 1.3 | Depreciation (Non cash item) | - | - | - |
| 1.4 | Opening Balance of Cash Surplus | - | 108,400 | 118,200 |
| | Total Cash Inflow | 178,400 | 246,600 | 267,740 |
| 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 | 108,400 | 226,600 | 247,740 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 2 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest











