

Proposed NU Business Name: **ADI DEPARMANTAL STORE & POLTRY FARM**



Project identification and prepared by: Md : Aniser Rahaman,
Porshuram, Feni

Project verified by: Shushanto Byashas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHOHAG
Age	:	09-10-1984 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	0 Daughter ,01 Son
No. of siblings:	:	02 Brothers & 03 Sisters
Address	:	Vill :Dakhin Sreepur, P.O: Dakhin Sreepur, P.S: Fulgazi, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAHANARA BEGUM
(iii) Father's name	:	ABDUL MANNAN
(iv) GB member's info	:	Member No-2732, Centre # 04 Female), Group No:24 First loan: BDT 5000/- Existing loan:20000 BDT /- Outstanding loan: BDT /- :
Further Information:		No
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	01839-630390
Entrepreneur Contact No.	:	01845-127324
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

JAHANAR BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

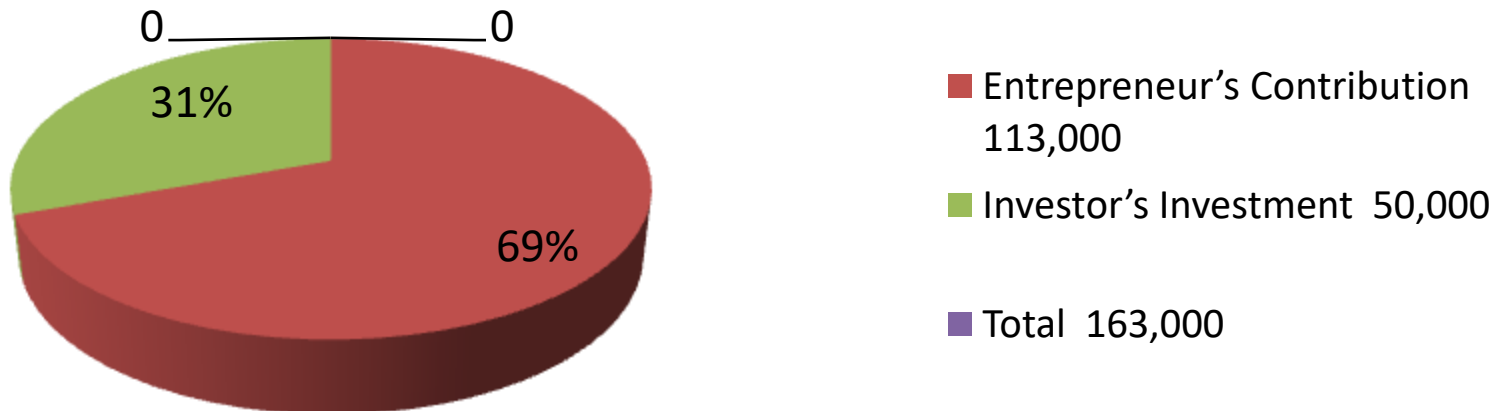
Proposed Nobin Udyokta Business Info

Business Name	:	ADI DEPARMENTAL STORE & POLTRY FARM
Location	:	Sreepur Road, Fulgazi Bazer, Porshuram, Feni
Total Investment in BDT	:	BDT 163,000/-
Financing	:	Self BDT 113,000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has run the business like as rice, dal, oil, suger Etc▪ Gaine on sales 20%.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is rented.▪ Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	2600	78000	936000
	0	0	0
Total Sales(A)	2600	78000	936000
Less Variable Expense (B)			0
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	2080	62400	748800
Total Variable Expense	2080	62400	748800
Contributon Margin (CM) [C=(A-B)]	520	15600	187200
Less Fixed Expense			
Rent		3000	36000
Electric Bill		1500	18000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		100	1200
Generator		150	1800
Mobile Bill		200	2400
Total Fixed Cost (D)		10550	126600
Net Profit (E)= [C-D]		5050	60600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmatic			30,000			20,000	50,000
Biscuit			5,000			5,000	10,000
Soft Drink	300	45	13,500	200	45	9,000	22,500
Cake			5,000			0	5,000
Security			50,000			0	50,000
Others			9,500			16,000	25,500
	300	45	113000	200	45	50,000	163,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		1500	18000	18300	18600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		10550	124800	125500	126215
Net Profit (E)= [C-D]		7450	89400	93870	98564
Investment Pay Back			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	89,400	93870	98563.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69400	143270
	Total Cash Inflow	139,400	163,270	241,834
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	69,400	143,270	221,834

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









गोरा लाल

मटर डाल

আদি ডিপার্টমেন্টাল

শ্রীপুর রোড,

শ্রীপুর
ফুলগ





মাটির ডাল



৫৬

NAIBIN

৫৫৫

FAMILY PICTURE

