

Proposed NU Business Name: KOYEL PAKIR KAMAR.



Project identification and prepared by: Md. Sohel Mia,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SOHEEL RANA.
Age	:	15/10/1986(30 Years)
Education, till to date	:	V
Marital status	:	Married
Children	:	1 SON.
No. of siblings:	:	2 BROTHERS,1 SISTER.
Address	:	Vill: BAMON SIKOR, P.O: KORKORI, P.S:PABA, 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. SAMANA BEGUM.
(iii) Father's name	:	MD. ABU SIDDIK.
(iv) GB member's info	:	Branch: parila paba,Centre # 27(Female), Member ID: 2152, Group No: 02 Member since:2010 to 2014.and rejoin 14/12/2015.(05 years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 25000. Outstanding loan:22250.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830932745.
Mother's Contact No.	:	01877012739.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAMANA BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

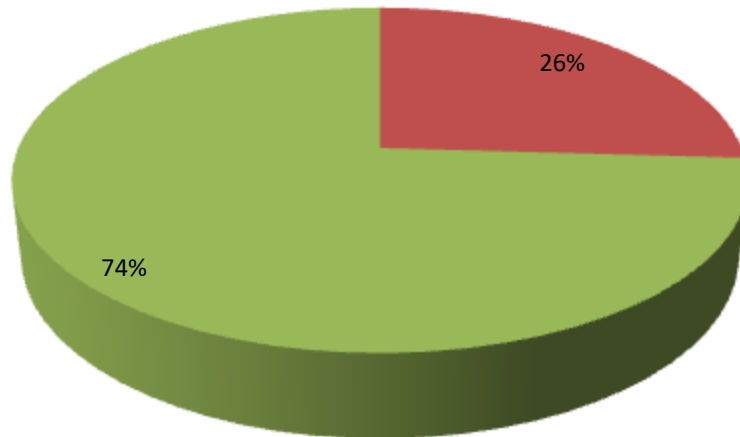
Business Name	:	KOYEL PAKIR KAMAR.
Location	:	BAMON SIKOR.
Total Investment in BDT	:	BDT 54,000/-
Financing	:	Self BDT 14,000/-(from existing business) 26% Required Investment BDT 40000/-(as equity)74%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 12 ft= 168 square ft.
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing like Quails bird.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bird sales		40,000	480000
Total Sales (A)		40,000	480000
Less. Variable Expense			
Bird sales		32000	384000
Total variable Expense (B)		32000	384000
Contribution Margin (CM) [C=(A-B)]		8000	96000
Less. Fixed Expense			
Rent			
Electricity Bill		300	3600
Mobile Bill		200	2400
Salary (self)		4000	48000
Guard			
Transportation		200	24000
Entertainment		100	1200
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		4800	57600
Net Profit (E) [C-D]		3200	38400

Investment Breakdown

Particulars	Existing	Proposed	Total
Quails bird	14000		14000
Purchess birds		40,000	40000
total	14000	40,000	64000

Source of Finance



■ Entrepreneur's Contribution 14,000

■ Investor's Investment 40,000

■ Total 54,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Quails bird		45000	540000	567000	595350
Total Sales (A)		45000	540000	567000	595350
Less. Variable Expense					
Quails bird		32000	384000	403200	423360
Total variable Expense (B)		32000	384000	403200	423360
Contribution Margin (CM) [C=(A-B)]		13000	156000	163800	171990
Less. Fixed Expense					
Rent					
Electricity Bill		300	3600	3600	3600
Mobile Bill		200	2400	2400	2400
Salary (self)		4000	48000	48000	48000
Transportation		200	2400	2400	2400
Entertainment		100	1200	1200	1200
Salary (staff)					
Security Gard					
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		4900	58800	58800	58800
Net Profit (E) [C-D]		8100	97200	105000	113190
Investment Payback			16000	16000	16000

Cash flow projection on business plan (rec. & Pay

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	97200	105000	113190
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		81200	170200
	Total Cash Inflow	147,200	186200	283390
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)	16,000	16000	16000
	Total Cash Outflow	66,000	16000	16000
3	Net Cash Surplus	81,200	170200	267390

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -Bamonsikor.
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

