


Proposed NU Business Name: **MUNSUR POLTI FARM**



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Project verified by: Md. Shamsul Arefin


Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MUNSUR SHIKEH
Age	:	01-09-1985(32 Years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	01 daughter
No. of siblings:	:	02 Brothers 03 sisters
Address	:	Vill: Est Rajdiya P.O ;rajdia P.S: Sirajdikhan,Dist.Munshigonj.
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 AKLIMA BEGUM
(iii) Father's name	:	MD NUR ISLAM
(iv) GB member's info	:	Branch: Sirajdikhan, Centre # 04(Female), Member ID: 1530, Group No: 03 Member since:01-01-1992-1998(06Years) First loan: BDT 5,000/- Existing loan :20,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	03 years of business experience. : 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.	:	01770-605285
Family's Contact No.	:	01726-107406
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST AKLIMA BEGUM joined Grameen Bank since 06 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	:	MUNSUR POLTI FARM
Location	:	Est rajdia,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 132,000/-
Financing	:	Self BDT 82,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 18 ft= 540 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; broiler .▪Average 10% gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

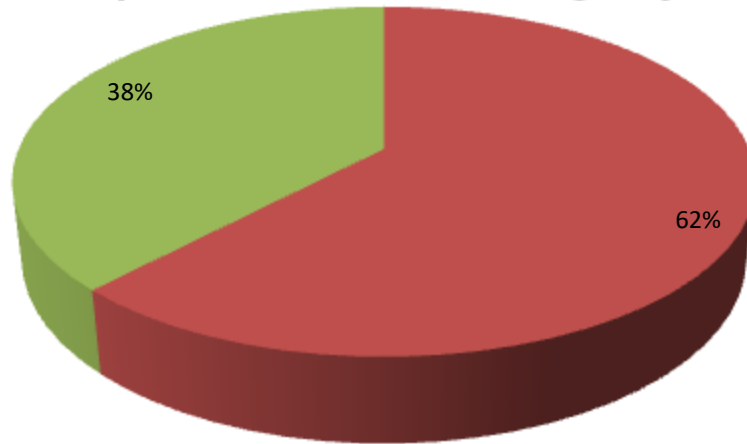
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hen		105,000	1,260,000
Total Sales (A)		105,000	1,260,000
Less. Variable Expense			
Hen		94,500	1,134,000
Total variable Expense (B)		94,500	1,134,000
Contribution Margin (CM) [C=(A-B)]		10,500	126,000
Less. Fixed Expense			
Electricity Bill		1000	12,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Mobile bill		200	2,400
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		3,800	45,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Hen	1200	33	39600		1200	33	39,600	79,200
food	18	2380	42400		0	0	10,400	52,800
Total			82000			33	50,000	132,000

Vill: Haturpara P.O: Panamganj ; P.S: Dohar Dist: Dhaka.



- Entrepreneur's Contribution 82,000
- Investor's Investment 50,000
- Total 132,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Hen	0	155,000	1,860,000	1,953,000	2,050,650
Total Sales (A)	0	155,000	1,860,000	1,953,000	2,050,650
Less. Variable Expense					
	0	139,500	1,674,000	1,757,700	1,845,585
Total variable Expense (B)	0	139,500	1,674,000	1,757,700	1,845,585
Contribution Margin (CM) [C=(A-B)]	0	15,500	186,000	195,300	205,065
Less. Fixed Expense					
Electricity Bill		1000	12,000	12,600	13,230
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,700	80,400	81,420	82,491
Net Profit (E) [C-D]		8,800	105,600	113,880	122,574
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	105,600	113,880	122,574
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		85,600	179,480
	Total Cash Inflow	155,600	199,480	302,054
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	85,600	179,480	282,054

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business :03
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









