

## Proposed NU Business Name: **SHAON POLTI FRAM**



Project identification and prepared by: Mr. Lailatun  
Nahar, Tahirpur Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Name	:	<b>MD. RAKIBUL ISLAM</b>
Age	:	08-08-1983(34Year)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 SON
No. of siblings:	:	1 Brother & 4 sister
Address	:	Vill: Ramrama,P.O: ramrama,P.S: Bagmara,Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	<b>MST. ROKEA BEGUM</b>
(iii) Father's name	:	<b>MD.SOBDUL ALI</b>
(iv) GB member's info	:	Branch: Shreepur, Centre # 61(Female), Member ID: 1414/1 Group No:03 Member since: 2007 First loan: BDT -2000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: paid
(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	:	Sobji bebsa
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01767245060
Father's Contact No.	:	01725194633
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ROKEA BEGUM** joined Grameen Bank since 10 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

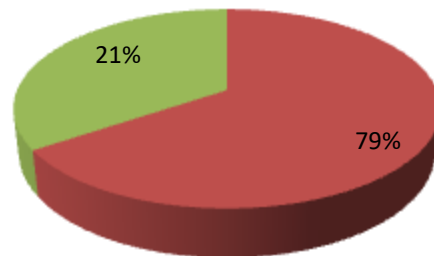
Business Name	:	<b>SHAON POLTI FRAM</b>
Location	:	Ramrama, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 2,40,000
Financing	:	Self BDT 1,90,000-(from existing business) 79% Required Investment BDT 50,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	40x 10ft= 400 square ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
sales	4,000	120,000	1440000
<b>Total Sales (A)</b>	4,000	120,000	1440000
<b>Less. Variable Expense</b>		0	
sales of product	3,000	90,000	1080000
<b>Total variable Expense (B)</b>	3,000	90,000	1080000
<b>Contribution Margin (CM) [C=(A-B)</b>	1,000	30,000	360000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill		1000	12,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		200	2,400
food		15000	180,000
medicin		600	7,200
<b>Total fixed Cost (D)</b>		<b>22,000</b>	<b>264,000</b>
<b>Net Profit (E) [C-D)</b>		<b>8,000</b>	<b>96,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Lear morgi	950	200	190000			30000	30,000
food						20000	20,000
						0	0
<b>Total</b>	<b>950</b>	<b>200</b>	<b>190000</b>		<b>0</b>	<b>50000</b>	<b>50000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
sales	4000	120000	1440000	1512000	1587600
<b>Total Sales (A)</b>	4000	120000	1440000	1512000	1587600
<b>Less. Variable Expense</b>		0	0	0	0
oil,rice,wheat,cosmatic etc.	3000	90000	1080000	1134000	1190700
<b>Total variable Expense (B)</b>	3000	90000	1080000	1134000	1190700
<b>Contribution Margin (CM) [C=(A-B)</b>	1000	30000	360000	378000	396900
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		1000	12000	13000	14000
Mobile Bill		200	2400	2600	2800
Salary (self)		5000	60000	60000	60000
Transportation		200	2400	2600	2800
Entertainment			0		
food		15000	180000	185000	190000
medicin		600	7200	7500	8000
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		22000	264100	270800	277700
<b>Net Profit (E) [C-D)</b>		8000	95900	107200	119200
<b>Investment Payback</b>			20000	20000	20000



# 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>(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	95900	107200	119200
1.3	Depreciation (Non cash item)			-
1.4	Opening Balance of Cash Surplus		<b>75900</b>	<b>163100</b>
	<b>Total Cash Inflow</b>	<b>145900</b>	<b>183100</b>	282300
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	20000
<b>3</b>	<b>Net Cash Surplus</b>	<b>75900</b>	<b>163100</b>	<b>262300</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm :  
Ramrama, Bagmara, Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# Family picture

