

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



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

Project verified by: MD. Abdul Mannan Talukder



Name	:	<b>MD. HAFIJUR RAHMAN</b>
Age	:	04-03-1983(34Year)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	2 SON
No. of siblings:	:	1 Brother & 2 sister
Address	:	Vill: Chewkhali,P.O: goalkandi 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. RABIA</b>
(iii) Father's name	:	<b>LATE. MD. SIRAJ</b>
(iv) GB member's info	:	Branch: Hamirkudsa, Centre # 15(Female), Member ID: 2492/2 Group No:03 Member since: 2007 First loan: BDT -2000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: paid
(v) Who pays GB loan installment	:	Mother
(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	:	07 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.	:	01755456219
Father's Contact No.	:	01735084282
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RABIA** 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>KAWCHER POLTI FRAM</b>
Location	:	Chewkhali,Bagmara, 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 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>

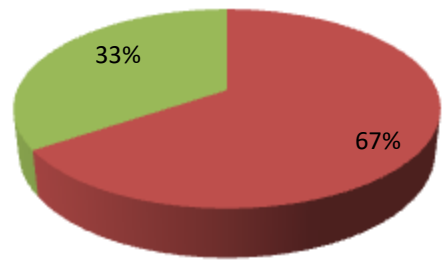
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
sales		75,000	900000
<b>Total Sales (A)</b>		75,000	900000
<b>Less. Variable Expense</b>		0	
sales of product		30,000	360000
<b>Total variable Expense (B)</b>		30,000	360000
<b>Contribution Margin (CM) [C=(A-B)]</b>		45,000	540000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment			0
food		25000	300,000
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>31,000</b>	<b>372,000</b>
<b>Net Profit (E) [C-D]</b>		<b>14,000</b>	<b>168,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Boilar morgi	500	50	25000			30000	30,000
food						20000	20,000
						0	0
<b>Total</b>	<b>500</b>	<b>50</b>	<b>25000</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		75000	900000	945000	992250
<b>Total Sales (A)</b>		75000	900000	945000	992250
<b>Less. Variable Expense</b>		0	0	0	0
sales of product		30000	360000	378000	396900
<b>Total variable Expense (B)</b>		30000	360000	378000	396900
<b>Contribution Margin (CM) [C=(A-B)</b>		45000	540000	567000	595350
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		300	3600	3800	4000
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
Entertainment			0		
food		25000	300000	302000	304000
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		31000	372100	375300	378500
<b>Net Profit (E) [C-D)</b>		14000	167900	191700	216850
<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	167900	191700	216850
1.3	Depreciation (Non cash item)			-
1.4	Opening Balance of Cash Surplus		<b>147900</b>	<b>319600</b>
	<b>Total Cash Inflow</b>	<b>217900</b>	<b>339600</b>	536450
<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>147900</b>	<b>319600</b>	<b>516450</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# Family picture

