

Proposed NU Business Name: MA POLTY KHAMAR



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SADOR ALI
Age	:	02/11/1989(28 Years)
Education, till to date	:	CLASS:Vii
Marital status	:	Unmarried
Children	:	no
No. of siblings:	:	4 brothers.
Address	:	Vill: Alokstoro , P.O: Damkura,hat P.S:Poba, 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. ROZUFA BEGUM.
(iii) Father's name	:	MD. TAHOSIN ALI
(iv) GB member's info	:	Branch: Damkura ,Poba Centre # 20(Female), Member ID: 1731/1, Group No: 02 Member since:10/03/14-running (3 years) First loan: BDT 5,000/=
Further Information:		Existing Loan: BDT 40,000/= . Outstanding loan:.,.25200/=
(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.	:	01770-289387.
Mother's Contact No.	:	01735-332536
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.ROZUFA BEGUM. joined Grameen Bank since 03 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	: MA POLTY KHAMAR
Location	:	Aloksotro,Damkura
Total Investment in BDT	:	BDT 70,000/-
Financing	:	Self BDT 20,000/-(from existing business)29 % Required Investment BDT 50000/-(as equity)71%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	75*50=3750 squire ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing like Hen.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.

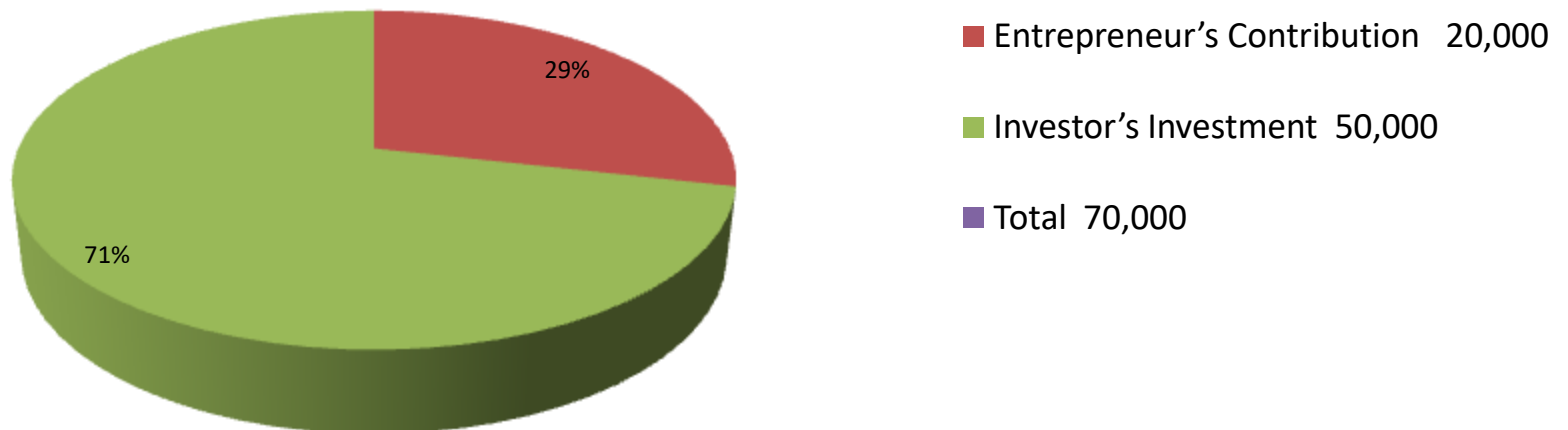
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hen sales		192,000	2304000
Total Sales (A)		192,000	2304000
Less. Variable Expense		0	
Hen sales		180,000	2160000
Total variable Expense (B)		180,000	2160000
Contribution Margin (CM) [C=(A-B)]		12,000	144000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		2000	24,000
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D]		4,200	50,400

Investment Breakdown

Particulars	Existing	Proposed	Total
Hen	20,000		20000
Hen and feed purchess		50000	50000
total	20000	50,000	70000

Source of Finance



Financial Projection (BDT)]

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Hen sales		200000	2400000	2520000	2646000
Total Sales (A)		200000	2400000	2520000	2646000
Less. Variable Expense					
Hen sales		180000	2160000	2268000	2381400
Total variable Expense (B)		180000	2160000	2268000	2381400
Contribution Margin (CM) [C=(A-B)]		20000	240000	252000	264600
Less. Fixed Expense					
Rent					
Electricity Bill		2000	24000	24000	24000
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6000	6000
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge					
Total Fixed Cost		7800	93600	93600	93700
Net Profit (E) [C-D]		12200	146400	158400	170900
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	146400	126400	229100
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		122700	256000
	Total Cash Inflow	196,400	249100	485100
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	126,400	229100	465100

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 kamar; -Aloksotro,Damkora hat.
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

