

# Proposed NU Business Name: **Aulad Poaulty khamar**



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Jamurki Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Aulad Hossain</b>
Age	:	02-03-1983 ( 35 Years)
Education, till to date	:	10
Marital status	:	unmarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	01Brothers 02 Sisters
Address	:	Vill: tatsri,P.O: Lauhati,P.S: Deldure, Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Anowara Begum
(iii) Father's name	:	Emdadul Haque
(iv) GB member's info	:	Branch: Lauhati Deldure, Centre # 41(Female), Member ID: 8320 , Group No: 09 Member since: 18-07-2012 ( 05 Years) First loan: BDT = 5000/- Last Loan = 20000/-
<b>Further Information:</b>	:	Outstanding loan:= 4600/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	03years of business experience.
Own Business and Training Info	:	03 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.	:	01717-167357
Family's Contact No.	:	01715-591609
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Anowara** joined Grameen Bank since 05 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

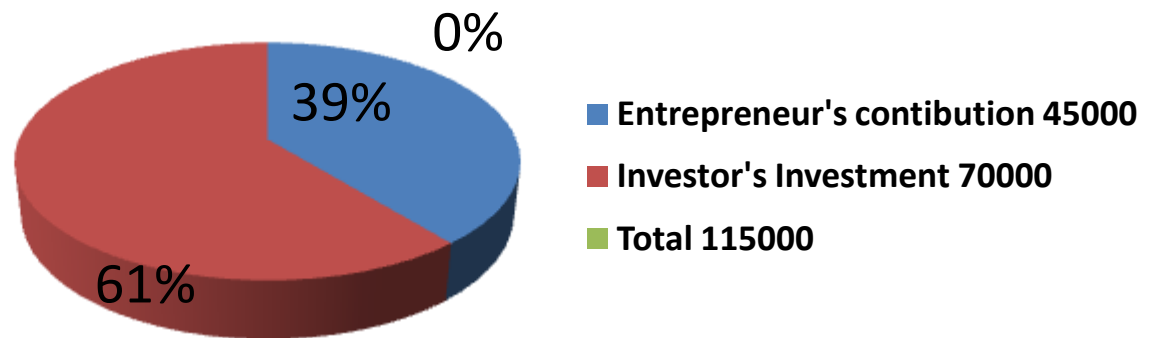
Business Name	:	Aulad Poaulty Farm
Location	:	Tatsri Bazar,Lauhati,Tangail
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 45,000/- (from existing business) 39% Required Investment BDT 70,000/- (as equity) 61 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	0 ft x 0 ft= square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Hen etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>no</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Tangail .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Hens	75,000	900,000
	0	0
<b>Total Sales (A)</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>		
Hens	60,000	720,000
<b>Total variable Expense (B)</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>		
Rent	1,000	12,000
Electricity Bill	1200	14,400
Transportation	500	6,000
Salary (self)	5,000	60,000
Salary (staff)	0	0
Entertainment	200	2,400
Graud Bill	0	0
Generator Bill	0	0
Mobile Bill	300	3,600
<b>Total fixed Cost (D)</b>	<b>8,200</b>	<b>98,400</b>
<b>Net Profit (E) [C-D]</b>	<b>6,800</b>	<b>81,600</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Hens	700	43	30100	Hens	1000	43	43000	73,100
Feed	4	2100	8400	Feed	10	2100	21000	29,400
Medicine	10	250	2500	Medicine	20	300	6000	8,500
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
<b>Others</b>			4000	<b>Others</b>			0	4,000
<b>Total</b>			<b>45,000</b>	<b>Total</b>			<b>70,000</b>	<b>115,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>				
Hens	90,000	1,080,000	1,134,000	1,190,700
	0	0	0	0
<b>Total Sales (A)</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>				
Hens	72,000	864,000	907,200	952,560
<b>Total variable Expense (B)</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>				
Rent	1,000	12,000	12,000	12,000
Electricity Bill	1320	15,840	16,632	17,464
Transportation	550	6,600	6,930	7,277
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	0	0	0	0
Entertainment	220	2,640	2,772	2,911
Graud Bill	0	0	0	0
Generator Bill	0	0	0	0
Mobile Bill	315	3,780	3,969	4,167
<b>Non Cash Item</b>				
Depreciation	0	0	0	0
<b>Total Fixed Cost</b>	<b>8,405</b>	<b>100,860</b>	<b>102,303</b>	<b>103,818</b>
<b>Net Profit (E) [C-D]</b>	<b>9,595</b>	<b>115,140</b>	<b>124,497</b>	<b>134,322</b>
<b>Investment Payback</b>		<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	115,140	124,497	134,322
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		87,140	183,637
	<b>Total Cash Inflow</b>	<b>185,140</b>	<b>211,637</b>	<b>317,959</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>87,140</b>	<b>183,637</b>	<b>289,959</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Own Business : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















# FAMILY PICTURE