

Proposed NU Business Name: **SUMAIYA POSHU PALON KHAMAR**



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHORIFUL ISLAM
Age	:	18-04-1984 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	03 Brothers & 02 Sisters
Address	:	Vill: Amsotto, P.O: Amsotto Thana: Dupchachia, Dist: Bogra
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. SHAHIN SULTANA
(iii) Father's name	:	LATE, ROFIKUL ISLAM
(iv) GB member's info	:	Branch: Gobindopur Dupchachia , Centre # 67 (Female), Member ID: 6602, Group No: 05 Member since: 15-11-2004-2011(07Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 50,000, Outstanding loan: BDT: Nil
(v) Who pays GB loan installment	:	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 and Training Info	:	07 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-105530
Mother's Contact No.	:	01729-689816
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHIN SULTANA joined Grameen Bank since 11 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMAIYA POSHU PALON KHAMAR
Location	:	Amsotto,Gobindopur,Dupchachia
Total Investment in BDT	:	BDT 680,000/-
Financing	:	Self BDT 580,000/-(from existing business) 85% Required Investment BDT 100,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow & Milk▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dupchachia, Bogra▪Agreed grace period is 3 months.

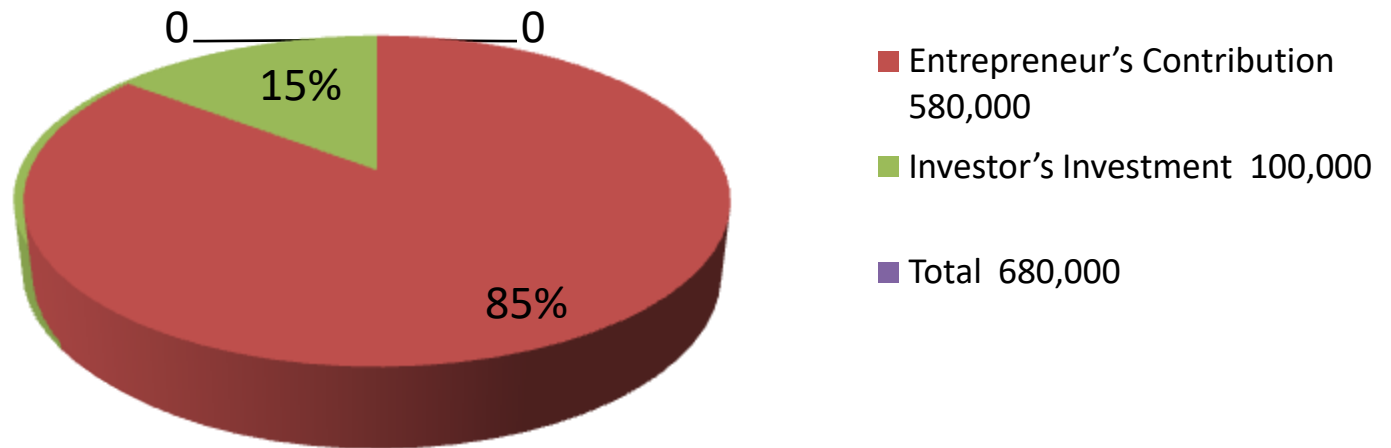
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Poultry Hen.	80,000	960,000
Total Sales (A)	80,000	960,000
Less Variable Expense		0
Poultry Hen.	64,000	768,000
Total variable Expense (B)	64,000	768,000
Contribution Margin (CM) [C=(A-B)]	16,000	192,000
Less Variable Expense		0
Electricity bill	200	2,400
Transportation	1,500	18,000
Salary (self)	5,000	60,000
Entertainment	200	2,400
Mobile bill	300	3,600
Total fixed cost (D)	7,200	86,400
Net Profit (E)= [C-D]	8,800	105,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	4	80,000	320000	2	50,000	100000	420000
Ox	4	50,000	200000	0	0	0	200000
Calf	2	30,000	60000	0	0	0	60000
Total	10	0	580,000	2	0	100,000	680000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Poultry Hen.	100,000	1,200,000	1,260,000	1,323,000
Total Sales (A)	100,000	1,200,000	1,260,000	1,323,000
Less. Variable Expense	0	0	0	0
Poultry Hen.	80,000	960,000	1,008,000	1,058,400
Total variable Expense (B)	80,000	960,000	1,008,000	1,058,400
Contribution Margin (CM) [C=(A-B)]	20,000	240,000	252,000	264,600
Less. Fixed Expense				
Transportation	1,500	18,000	18,900	19,845
Electricity bill	200	2,400	2,520	2,646
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	3,000	36,000	37,800	39,690
Entertainment	200	2,400	2,520	2,646
Mobile Bill	300	3,600	3,780	3,969
Total Fixed Cost	10200	122,400	128,520	134,946
Net Profit (E) [C-D]	9,800	117,600	123,480	129,654
Investment Payback		16,000	16,000	16,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	117,600	123,480	129,654
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		77,600	161,080
	Total Cash Inflow	217,600	201,080	290,734
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40000	40,000
3	Net Cash Surplus	77,600	161080	250734

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

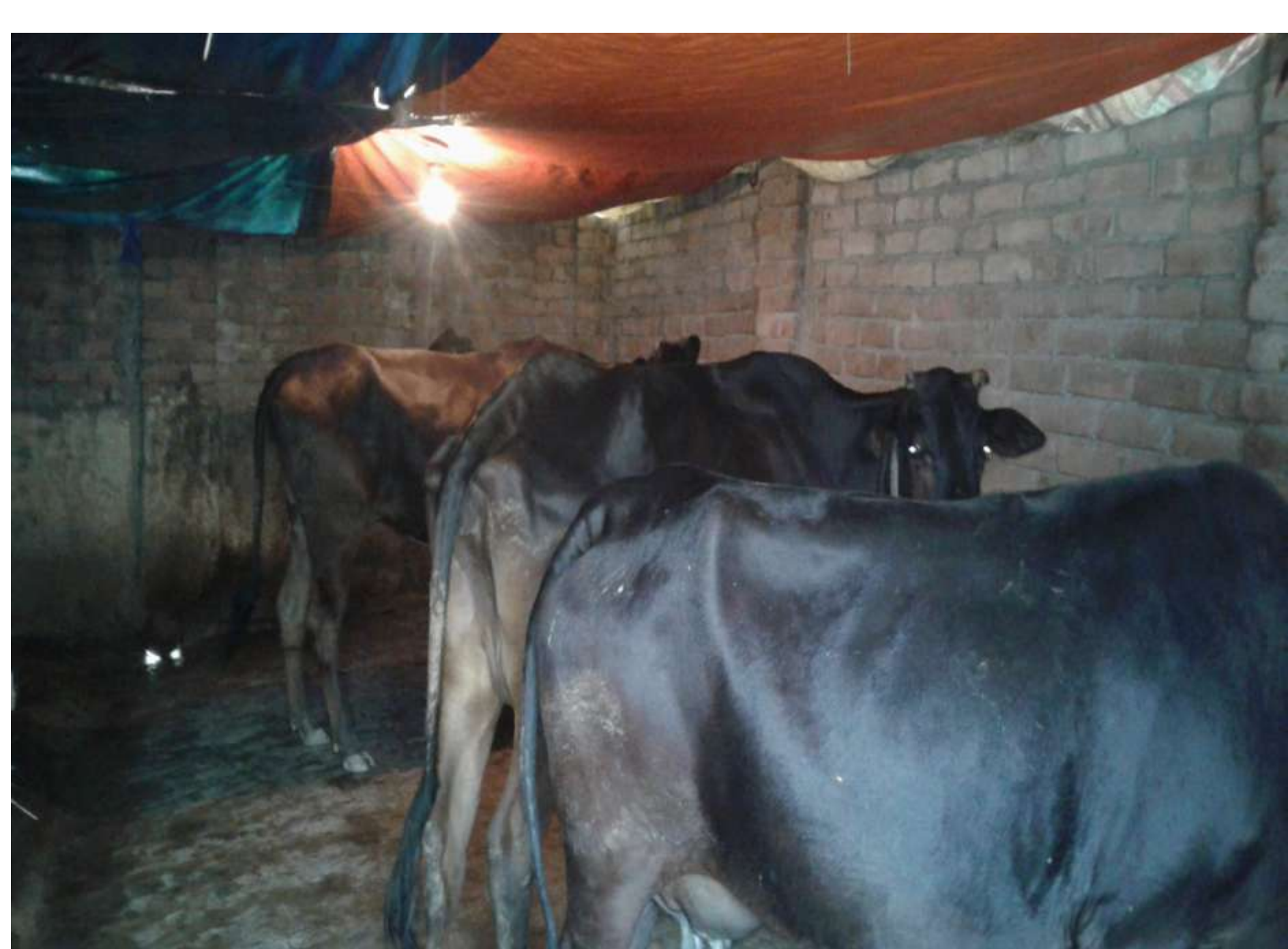
OPPORTUNITIES

Huge demand in the community
Location of shop; Amsotto, Dupchachia
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









S+DRY
ATHL
STATE JAPAN

FAMILY PICTURE

