

Proposed NU Business Name: **MA POLTI KHAMAR**



Project identification and prepared by: Md. Sohel Rana, Tahirpur
Unit, Rajshahi

Project verified by: Md. Mijan Patoary



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. SHAHIN ALOM
Age	:	06-12-1996(21 Years)
Education, till to date	:	H.S.C
Marital status	:	Un Married
Children	:	No
No. of siblings:	:	1 sister
Address	:	Vill: monglpara,P.O: monglpara,,P.S: puthia, 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. SAHERA BIBI
(iii) Father's name	:	LATE. ERSHAD ALI
(iv) GB member's info	:	Branch: Shreepur, Centre # 53(Female), Member ID: 12464/1 Group No: 02 Member since: 2008 First loan: BDT -5000
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: 14340
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Kacha mal bebsa
Other Own/Family Sources of Liabilities	:	Agriculture.
Entrepreneur Contact No.	:	01740258324
Father's Contact No.	:	01788158695
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAHERA BIBI joined Grameen Bank since 09 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	:	MA POLTI KHAMAR
Location	:	Monglpara, puthia, Rajshahi
Total Investment in BDT	:	BDT 155,000
Financing	:	Self BDT 105,000-(from existing business) 68% Required Investment BDT 50,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20 ft x 10 ft = 200 ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

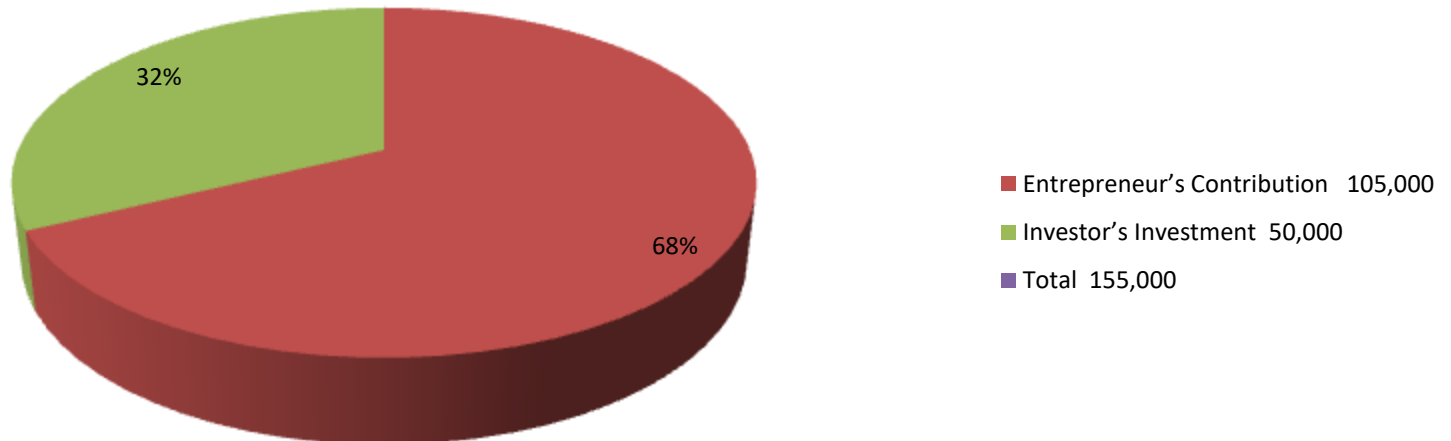
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense		0	
Botic,three pcs.etc.	2,250	67,500	810000
Total variable Expense (B)	2,250	67,500	810000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270000
Less. Fixed Expense			
Rent			
Electricity Bill		700	8,400
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
food		10000	120,000
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		16,500	198,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
layer murgi	700	150	105,000			30000	135,000
food						20000	20,000
Total	700	150	105000		0	50000	155000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	3500	105000	1260000	1323000	1389150
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less. Variable Expense		0	0	0	0
sales of product	2625	78750	945000	992250	1041863
Total variable Expense (B)	2625	78750	945000	992250	1041863
Contribution Margin (CM) [C=(A-B)]	875	26250	315000	330750	347288
Less. Fixed Expense					
Rent					
Electricity Bill		700	8400	8600	8800
Mobile Bill		300	3600	3800	400
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6200	6500
food		10000	120000	122000	124000
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		16500	198100	200700	199800
Net Profit (E) [C-D]		9750	116900	130050	147488
Investment Payback			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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	116900	130050	147488
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		69900	179950
	Total Cash Inflow	166,900	199950	327438
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	96,900	179950	207438

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: monglpara, puthia,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest



স্বাধীনতা সঙ্গীত

প্রাথমিক শান্তি সন্মানে

প্রভাবিত নবীন উদ্যোক্তা

প্রকল্পের নাম:

শ্রী সোনারফুল

ইউনিটের নাম:

তাহেরপুর, রাঙ্গামাঠী

ক্রমিক প্রমাণ

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রী: কাশীর আলম

জন্ম তারিখ: ০৫/০২/২০২৫

বয়স:

২০ বছর

শ্রী সোনারফুল

স্বাক্ষরিত হোয়ালা:

FAMILY PICTURE





