

Proposed NU Business Name: **M/S MA KOYAL PAKI KAMAR**



Project identification and prepared by: Md Majnu Hossen,,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RASHED ALAM
Age	:	17-05-1993(24 Years)
Education, till to date	:	MSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill:Sharuya,P.O:Sherpur,P.S: Sherpur, 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	:	
(iii) Father's name	:	MOST. SHELPI BEGUM
(iv) GB member's info	:	MD. NOJRUL ISLAM Branch:Mirjapur,Sherpur,Centre # 58(Female), Member ID: 4133, Group No: 04 Member since:27-04-20(8Year)
Further Information:	:	
(v) Who pays GB loan installment	:	First loan: BDT 5,000/- Existing Loan: BDT 30,000, Outstanding loan: 26,700/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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 Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765-158092
Mother's Contact No.	:	01833-466619
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHELPI BEGUM joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MA KOYAL PAKI KAMAR
Location	:	Sharuya, Sherpur.
Total Investment in BDT	:	BDT 194,500/-
Financing	:	Self BDT 134,500/- (from existing business) 69% Required Investment BDT 60,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 40 ft = 480 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like. Egg.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Sherpu, Bogra▪ Agreed grace period is 3 months.

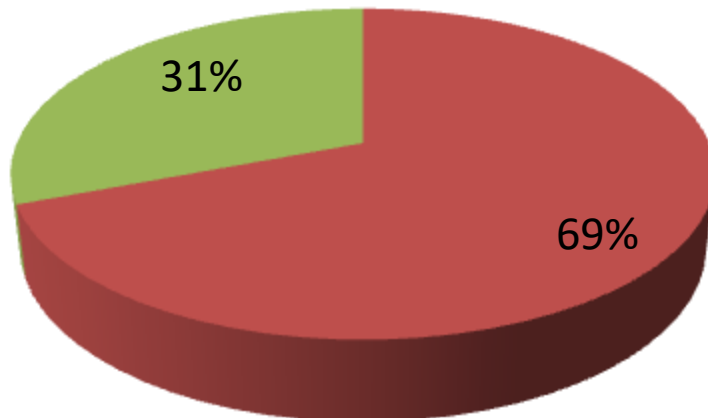
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Egg	8,000	240,000	2,880,000
Total Sales (A)	8,000	240,000	2,880,000
Less. Variable Expense			
Koyal Paki	5,600	168,000	2,016,000
Total variable Expense (B)	5,600	168,000	2,016,000
Contribution Margin (CM) [C=(A-B)]	2,400	72,000	864,000
Less. Fixed Expense			
Electricity Bill		800	9,600
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Mobile Bill		300	3,600
Total fixed Cost (D)		9,600	115,200
Net Profit (E) [C-D]		62,400	748,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Koyal Paki	3,000	6	18,000	6,000	6	36,000	54,000
Feed	8	2000	16,000	11	2000	22,000	38,000
Medicine			500			2000	2500
Shad			100,000				100,000
Total	3,008		134,500	6,011		60,000	194,500

Source of Finance



- Entrepreneur's Contribution
134,500
- Investor's Investment
60,000
- Total 194,500

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Egg	12000	360000	4320000	4536000	4762800
Total Sales(A)	12000	360000	4320000	4536000	4762800
Less Variable Expense (B)					
Egg	8400	252000	3024000	3175200	3333960
Total Variable Expense	8400	252000	3024000	3175200	3333960
Contributon Margin (CM) [C=(A-B)]	3600	108000	1296000	1360800	1428840
Less Fixed Expense					
Rent			0	0	0
Electric Bill		800	9600	115200	1382400
Transportaion		3000	36000	37800	39690
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		500	6000	6000	6000
Entertainment		400	4800	4800	4800
Guard			0	0	0
Generator			0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		9700	116400	223800	1492890
Net Profit (E)= [C-D]		98300	1179600	1238580	1300509
Investment Pay Back			24,000	24,000	24,000

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>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,179,600	1238580	1300509
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1155600	2370180
	Total Cash Inflow	1,239,600	2,394,180	3,670,689
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,155,600	2,370,180	3,646,689

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 0 Others:0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sharuya, Sherpur,
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

