

Proposed NU Business Name: **RAJJAK POLTI FARM**



Project identification and prepared by: Md. Shahadat hossian
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: ABDUR RAJJAK
Age	:	22-11-1983(34 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 boy
No. of siblings:	:	3 brothers 2 Sisters
Address	:	Vill: Douail, P.O: D kandua, P.S: Donbari, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. MARIOM BEGUN
(iii) Father's name	:	MD. ABDUL KUDUSS
(iv) GB member's info	:	Branch: kandua Centre # 30 (Female), Member ID: 9088, Group No: 08 Member since: 2005 raning(11 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 50,000, Outstanding loan: 41,950Taka
(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	:	02 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01916-076219
Family's Contact No.	:	01935-715313
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.MARIOM BEGUM Joined Grameen Bank Since 11 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. She Utilized the money In Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	RAJJAK POLTI FARM
Location	:	Douail bazar
Total Investment in BDT	:	BDT 268,000
Financing	:	Self BDT 208,000(from existing business) 78% Required Investment BDT 60,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 15 ft= 350 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; EGG . ▪Average 100% gain on sale. ▪The business is operating by entrepreneur. Existing No Employee. ▪The Dairy Fram is own. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

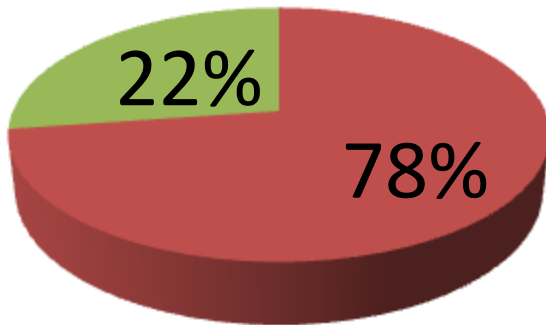
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Egg	5,000	150,000	1800,000
Total Sales (A)	5,000	150,000	1800,000
Less. Variable Expense			
Egg	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	5,000	150,000	1800,000
Less. Fixed Expense			
Expense		90,000	1080,000
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Guard		0	0
Transportation		300	3,600
Entertainment		0	0
Salary (staff)		0	0
Bank service Charge		0	0
Total fixed Cost (D)		96,000	1152,000
Net Profit (E) [C-D]		54,000	648,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Hen	650p	320	208,000			60,000	268,000
Total	650p	320	208,000			60,000	268,000

Source of Finance



Entrepreneur
Investment:208,000
Investor Investment:60,000
Total Investment:268,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Egg	6,000	180,000	2260,000	2268,000
Total Sales (A)	6,000	180,000	2260,000	2268,000
Less. Variable Expense				
Egg	0	0	0	0
Total variable Expense (B)	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	6,000	180,000	2160,000	2268,000
Less. Fixed Expense				
Expense		90,000	1080,000	1090,000
Electricity Bill		500	6,000	6,000
Mobile Bill		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Transportation		300	3,600	3,600
Entertainment		0	0	0
Generator		0	0	0
Gurd		0	0	0
Total Fixed Cost		96,000	1152,000	1162,000
Net Profit (E) [C-D]		84,000	1008,000	1106,000
Investment Payback			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	1008,000	1106,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		972,000
	Total Cash Inflow	1068,000	2078,000
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)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	972,000	2042,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





















FAMILY PICTURE

