

## Proposed NU Business Name: ASIK POLTY KAMAR



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

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.TAJUL ISLAM.</b>
Age	:	25-08-1989(27 YEARS)
Education, till to date	:	VI.
Marital status	:	Married
Children	:	1 SON.
No. of siblings:	:	2 Brothers.
Address	:	Vill:VALOOK POKOR, P/O:KORKORI.P.S:PABA, 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	:	<b>MST. MOMOTAJ BIBY.</b>
(iii) Father's name	:	<b>MD: JANAB ALI.</b>
(iv) GB member's info	:	Branch: parila paba,Centre #08(Female), Member ID: 5530/1, Group No: 07. Member since: 2000-2005 and rejoin 27/04/2017 till now( 5 Years)
Further Information:		First loan: BDT 10000.
(v) Who pays GB loan installment	:	Existing Loan: BDT 30000, Outstanding loan: 24720.
(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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	CAR RENT.
Entrepreneur Contact No.	:	01782969413
Mother's Contact No.	:	01782930739
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MOMOTAJ BIBY** joined Grameen Bank since 05 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ASIK POLTY KAMAR.</b>
Location	:	VALOOK POKOR.
Total Investment in BDT	:	BDT 178,000/-
Financing	:	Self BDT 128,000/-(from existing business) 72% Required Investment BDT 50000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	32*36=1152 squre ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like.egg of hen.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

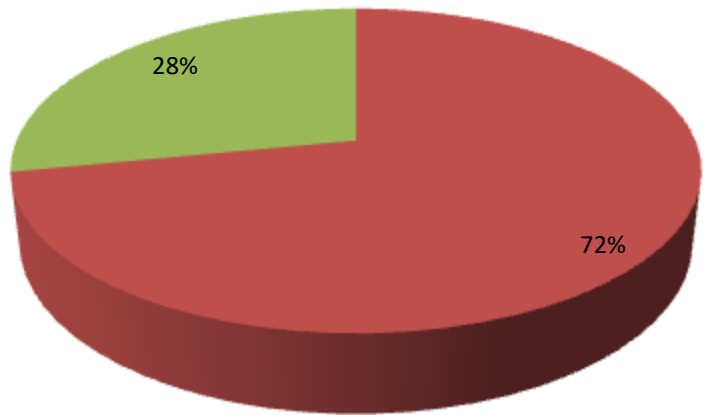
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Egg sales	5,000	150,000	1800000
<b>Total Sales (A)</b>	5,000	150,000	1800000
<b>Less. Variable Expense</b>		0	
Egg sales	4,000	120,000	1440000
<b>Total variable Expense (B)</b>	4,000	120,000	1440000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,000	30,000	360000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>6,100</b>	<b>73,200</b>
<b>Net Profit (E) [C-D]</b>		<b>23,900</b>	<b>286,800</b>

## Investment Breakdown

	Existing	proposed	
Hen	128000		128000
Feed of hen		50000	50000
Total	128000	50000	178000

## Source of Finance



■ Entrepreneur's Contribution 128,000

■ Investor's Investment 50,000

■ Total 178,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Egg sales	5500	165000	1980000	2079000	2182950
<b>Total Sales (A)</b>	5500	165000	1980000	2079000	2182950
<b>Less. Variable Expense</b>		0	0	0	0
Egg sales	4400	132000	1584000	1663200	1746360
<b>Total variable Expense (B)</b>	4400	132000	1584000	1663200	1746360
<b>Contribution Margin (CM) [C=(A-B)]</b>	1100	33000	396000	415800	436590
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		300	3600	3600	3600
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
Entertainment		200	2400	2400	2400
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		6100	73300	73300	73300
<b>Net Profit (E) [C-D]</b>		26900	322700	342500	363290
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	322700	342500	363290
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>302700</b>	<b>625200</b>
	<b>Total Cash Inflow</b>	<b>372,700</b>	<b>645200</b>	<b>988490</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>302,700</b>	<b>625200</b>	<b>968490</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop. Valok pokor,korkori.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest











# FAMILY PICTURE

