

Proposed NU Business Name: **JUNAED POLTRE FIRM**



Project identification and prepared by: Md. Yasin Alam
Sreenagar unit, Munshigonj
Project verified by: Md. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	TASLIMA BEGUM
Age	:	15-02-1982(35Years)
Education, till to date	:	Class vi
Marital status	:	Married
Children	:	02 son 01 Daughter
No. of siblings:	:	01 Brother 03 sisters
Address	:	Vill: Arodipara, P.O ;+,P.S: Sreenagar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SALEHA BEGUM
(iii) Father's name	:	RUBEL BEPARY
(iv) GB member's info	:	Branch: Sreenagar, Centre # 20 (Female), Member ID: 2348, Group No: 04 Member since: 01-07-1991(08 Years) First loan: BDT 3,000/- Existing loan: BDT 10,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father & 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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01957-277915
Family's Contact No.	:	01943-440885
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALEHA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JUNAED POLTRE FIRM
Location	:	Arodipara,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 42,000/-
Financing	:	Self BDT 2,000/- (from existing business) 5% Required Investment BDT 40,000/- (as equity) 95%
Present salary/drawings from business (estimates)	:	BDT 3,000
Proposed Salary	:	BDT 3,000
Size of shop	:	6 ft x 6 ft= 36 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Hen, age etc▪Average 50% gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪Collects goods from sreenagar.▪Agreed grace period is 3 months.

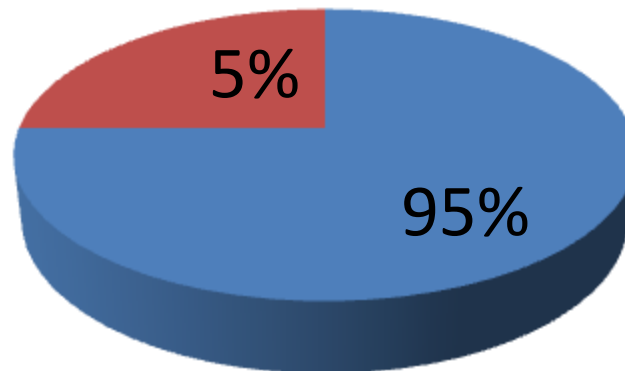
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hen, age etc	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
Hen, age etc	150	4,500	54,000
Total variable Expense (B)	150	4,500	54,000
Contribution Margin (CM) [C=(A-B)]	150	4,500	54,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Salary(self)		3,000	36,000
Mobile bill		100	1,200
Total fixed Cost (D)		3,200	38,400
Net Profit (E) [C-D]		1,300	15,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Hen	20	65	1300		200	65	13000	14,300
hash	10	70	700		50	70	3500	42,00
				food			10000	10,000
				other			13500	13,500
Total			2000				40,000	42,000

Source of Finance

■ Entrepreneur's contibution 2,000
 ■ Investor's Investment 40,000
 ■ Total 42,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Hen, age etc	450	13,500	162,000	170,100	178,605
Total Sales (A)	450	13,500	162,000	170,100	178,605
Less. Variable Expense					
Hen, age etc	225	6,750	81,000	85,050	89,303
Total variable Expense (B)	225	6,750	81,000	85,050	89,303
Contribution Margin (CM) [C=(A-B)]	225	6,750	81,000	85,050	89,303
Less. Fixed Expense					
Electricity Bill		100	1,200	1,260	1,323
Salary (self)		3,000	36,000	36,000	36,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		3,200	38,400	38,520	38,646
Net Profit (E) [C-D]		3,550	42,600	46,530	50,657
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	42,600	46,530	50,657
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		26,600	57,130
	Total Cash Inflow	82,600	73,130	107,787
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	26,600	57,130	91,787

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 04Years
Own Business :04
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





