

**Proposed NU Business Name: ANOWERA RIYAJ POLTI & LAYER FRAM**



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	:	<b>MD. YOUSUF ALI</b>
Age	:	28-10-1990(27 Years)
Education, till to date	:	Master
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother,1 Sister
Address	:	Vill: Talpukuriy .P.O: Shalfa 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	:	<b>ANOWERA BEGUM</b>
(iv) GB member's info	:	<b>RIYAJ UDDIN</b> Branch: Kusumbi, Centre # 56(Female), Member ID: 5149, Group No: 04
Further Information:		Member since: 20-02-2009 (8 Years)
(v) Who pays GB loan installment	:	First loan: BDT 5,000/- Existing Loan: BDT 50,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(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	:	He has 8 experience in running business. He has not training.
Other Own/Family Sources of Income	:	None.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-126974
Mother's Contact No.	:	01770-676499
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWERA 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	:	<b>ANOWERA RIYAJ POLTI &amp; LAYER FRAM</b>
Location	:	Talpokuriy, Sherpur.
Total Investment in BDT	:	BDT 550,000 /-
Financing	:	Self BDT 500,000/- (from existing business) 91 % Required Investment BDT 50,000/- (as equity) 9 %
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 20 ft = 400 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like. Milk.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ One will be appointed in the future.</li><li>▪ Collects goods from Sherpu, Bogra</li><li>▪ Agreed grace period is 3 months.</li></ul>

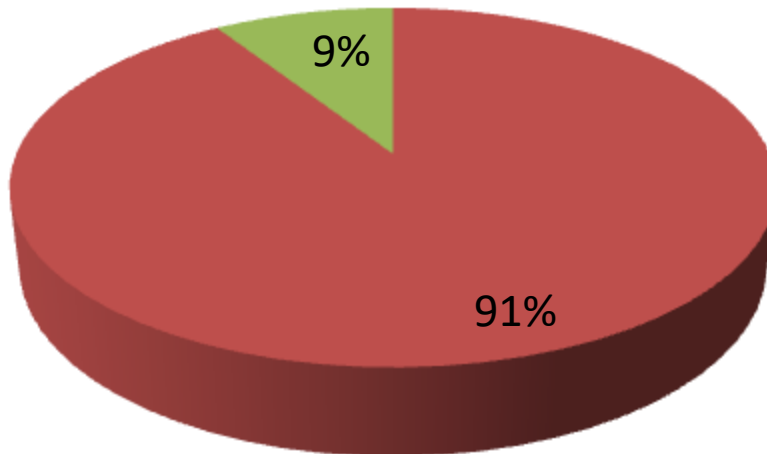
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Poltry Hen.	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
Poltry Hen.	2,600	78,000	936,000
<b>Total variable Expense (B)</b>	<b>2,600</b>	<b>78,000</b>	<b>936,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		1,500	18,000
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,400</b>	<b>76,800</b>
<b>Net Profit (E) [C-D]</b>		<b>35,600</b>	<b>427,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Boylar	200	500	100,000	30	400	12,000	112,000
Layer	800	350	280,000	40	300	12,000	292,000
Pakisthani	40	300	120,000	50	320	16,000	136,000
Others						10,000	10,000
<b>Total</b>	<b>1040</b>		<b>500,000</b>	<b>120</b>		<b>50,000</b>	<b>550,000</b>

## Source of Finance



- Entrepreneur's Contribution  
500,000
- Investor's Investment  
50,000
- Total 550,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Poltry Hen.	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Poltry Hen.	3,900	117,000	1,404,000	1,474,200	1,547,910
<b>Total variable Expense (B)</b>	<b>3,900</b>	<b>117,000</b>	<b>1,404,000</b>	<b>1,474,200</b>	<b>1,547,910</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,100</b>	<b>63,000</b>	<b>756,000</b>	<b>793,800</b>	<b>833,490</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		1500	18,000	18,000	18,000
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>	<b>78,000</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>56,500</b>	<b>678,000</b>	<b>715,800</b>	<b>755,490</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

SI #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	678,000	715,800	755,490
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		650,000	1,337,800
	<b>Total Cash Inflow</b>	<b>728,000</b>	<b>1,365,800</b>	<b>2,093,290</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>78,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>650,000</b>	<b>1,337,800</b>	<b>2,065,290</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 2 Others:0  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

