Maa Poulty House



Project by: Md. Romij Uddin

Identified by- **Tuhin Kumar Sarkar** Verified By: **MD. Rashide Mahbub**

Jhalokati Unit,
Jhalokati
Anchal -6

GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Romij Uddin
Permanent Address	:	Vill: Voirobpasha, Post: Voirobpasha, P.S: Nalchity, District: Jhalokati
Age	:	20 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 brothers 1 Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF	: : : : :	Mother Yes Father Fatema Beugum Md. Abdur Rouf Branch: Voirobpasha, Centre:7/m, Group no: 04, Loanee no.: 2120/1, Member since: 2012, First Ioan: 10,000, Existing Ioan: 30,000, Outstanding: 22,000 Elder Brother N/A N/A N/A
Education	:	S.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Maa Poulty House
Initial Investment	:	40,000/=
Trade License/ Drug License	:	443
Business Experience And Training Info	:	2 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01680-342109
NU Project Source/Reference	:	Jhalokati Unit, Jhalokati

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been member of Grameen Bank since 2007 to 2012(06 years). At first she took a loan of Tk. 10,000 from GB. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Maa Palty House
Address/ Location	:	Vill: protap, Post: Protap, P.S: Nalchity, District: Jhalokati
Total Investment in BDT	:	1,73,900/=
Financing	:	Self BDT 1,13,900/- (from existing business) 65% Required Investment BDT 60,000/- (as equity) 35%
Present salary/drawings from business (estimates)		5,000
Proposed Salary	:	5,500
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period		30% 30% Agreed Installment Every Two months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Boilers Dressing Machine Feed Gash Cylinder & Oven Weight Machine Table, Chair, Fan Others Cash In Hand	25,000 26,700 4,000 7,000 4,200 17,000 30,000	60,000	1,13,900
Proposed items:	1,13,900	60,000	60,000
Total Capital			1,73,900

PROPOSED INVESTMENT BREAKDOWN

Proposed items		
Product Name	Unit	Amount
Dressing Machine		30,000
Feed		20,000
Boilers		10,000
Total Proposed Stock		60,000

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D. M. L.		Existing Business (BDT)	
Particular	Daily	Monthly	Yearly
ne (A)	3,000	90,000	10,80,000

63,000

27,000

0

27,000

600

0

0

200

300

6,000

0

200

250

7,550

19,450

7,56,000

3,24,000

3,24,00

7,200

0

0

2,400

3,600

72,000

0

2,400

3,000

90,600

2,33,400

Income (A)

Less; Operating Costs (B)

Income From Servicing(D)

Present salary/Drawings- self

Present salary-staff (person)

Depreciation: Expenses

Total Operating Cost (F)

Net Profit (G)=(E-F)

Gross Profit (C)=(A-B)]

Total income (E)=(C+D)

Less: Operating Costs

Electricity bill

Generator bill

Night Guard bill

Shop Rent

Mobile bill

Others cost

Non Cash Item:

2,100

900

0

900

900

FINANCIAL PROJECTION OF NU BUSINESS PLAN Year 1 Year 2

Monthly

90,000

63,000

27,000

0

27,000

600

0

0

200

300

7,000

200

250

8,550

18,450

Yearly

1080000

7,56,000

3,24,000

0

3,24,000

7,200

0

0

2,400

3,600

84,000

0

2,400

3,000

1,02,600

2,21,400

36,000

1,85,400

Daily

3,200

2,240

960

0

960

960

Monthly

96,000

67,200

28,800

0

28,800

0

0

0

250

350

8,000

250

250

9,100

19,700

Yearly

11,52,000

8,06,400

3,45,600

0

3,45,600

0

0

0

3,000

4,200

96,000

0

3,000

3,000

1,09,200

2,36,400

36,000

2,00,400

Daily

3,000

2,100

900

0

900

900

Particular	
Estimated Sales (A)	

Less: cost of sales (B)

Gross Profit (C)=(A-B)

Less: Operating Costs

Total (E) = (C+D)

Electricity bill

Generator bill

Night Guard bill

Present salary/staff

DepreciationExpenses

Total Operating Cost (F)

Net Profit (G)=(E-F):

Retained Income:

Non Cash Item:

Pay back

Shop Rent

Mobile bill

Income From Servicing(D)

Present salary/Drawings- self

Others cost(fees, entertain& s m s)

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.) S.L No. Particular Year 1 Year 2

60,000

2,21,400

3,000

0

2,84,400

60,000

0

36,000

96,000

1,88,400

0

2,36,400

3,000

1,88,400

4,27,800

0

0

36,000

36,000

3,91,800

Cash Inflow

Investment Infusion by Investor

Depreciation (Non cash item)

Total Cash Inflow

Purchase of Product

Payment of GB Loan

Total Cash Outflow

Net Cash Surplus

Cash Outflow

Opening Balance of Cash Surplus

Net Profit (Ownership Tr. Fee added back)

Investment Pay Back (Including Ownership Tr. Fee)

1

1.1

1.2

1.3

1.4

2

2.1

2.2

2.3

SWOT Analysis

Strength

- Skill and 02 Year experience
- Quality service and product
- Seven days open in a week
- 14 hours shop open

WEAKNESS

Lack of investment

OPPORTUNITIY

- More customers within the area.
- Increasing demand.

THREATS

- Political Unrest
- Theft























গ্রামীণ ব্যাৎক ভেরবগান্য নলভূচি **শাখা** শাখা

সহজ ঋণের পাশ বই

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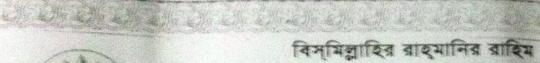
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Presented at Internal Design Lab On August 2017 at GT

For more information

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