

## Proposed NU Business Name: **M/S NADIM CHAUL KOL**



Project identification and prepared by: MD. Saidullah,  
Dupchachai Unit, Bogra

Project verified by: MD. Mozaharul Islam



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

Name	:	<b>MD.NADIM AHMED</b>
Age	:	03-04-1990 (26 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Sisters
Address	:	Vill: Beraich, P.O: Chowmohuni , P.S: Dupchachai, 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	:	<b>MST. NASIMA BEGUM</b>
(iii) Father's name	:	<b>MD. TASIR UDDIN</b>
(iv) GB member's info	:	Branch: Gobindopur, Centre # 60 (Female), Member ID: 2348, Group No: 06 Member since: 09-08-2004 (07 Years) First loan: BDT 5000 Last loan: BDT 60,000
Further Information:		
(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	:	04 years experience in running business 04 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-422904
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NASIMA BEGUM** joined Grameen Bank since 12 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S NADIM CHAUL KOL</b>
Location	:	Nogon Road ,Chowmohuni Bazar, Dupchachai
Total Investment in BDT	:	BDT 590,000/-
Financing	:	Self BDT 490,000/-(from existing business) 83% Required Investment BDT 100,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	100 ft x 50 ft= 5000 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Paddy etc.</li><li>▪ 10% Gain of sale.</li><li>▪The business is operating by entrepreneur. Existing 09 employee.</li><li>▪02 will be appointed in the future.</li><li>▪Collects goods from Dupchachai, Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

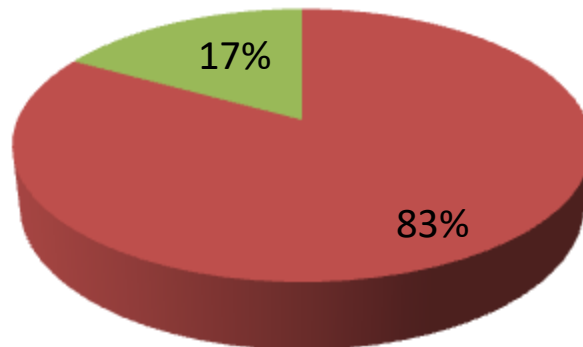
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue(Sales)</b>		
Poultry Hen.	750,000	9,000,000
<b>Total Sales (A)</b>	750,000	9,000,000
<b>Less Variable Expense</b>		0
Poultry Hen.	675,000	8,100,000
<b>Total variable Expense (B)</b>	675,000	8,100,000
<b>Contribution Margin (CM) [C=(A-B)</b>	75,000	900,000
<b>Less Variable Expense</b>		0
Electricity bill	10,000	120,000
Transportation	2,000	24,000
Salary (self)	5,000	60,000
Salary (staf)	31,000	372,000
Entertainment	2,500	30,000
Mobile bill	600	7,200
<b>Total fixed cost (D)</b>	51,100	613,200

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rise	180	720	129600	110	910	100100	229700
Siddho Rise	170	910	154700	0	0	0	154700
Paddy	80	1,700	136000	0	0	0	136000
Rise Mill	1	20,000	20000	0	0	0	20000
Motors	3	15,000	45000	0	0	0	45000
Air Kol	1	5,000	5000	0	0	0	5000
<b>Total</b>	<b>180</b>	<b>0</b>	<b>490,000</b>	<b>110</b>	<b>0</b>	<b>100,000</b>	<b>590,000</b>

## Source of Finance



- Entrepreneur's Contribution 490,000
- Investor's Investment 100,000
- Total 590,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Poultry Hen.	850,000	10,200,000	10,710,000	11,245,500
<b>Total Sales (A)</b>	850,000	10,200,000	10,710,000	11,245,500
<b>Less. Variable Expense</b>				
Poultry Hen.	765,000	9,180,000	9,639,000	10,120,950
<b>Total variable Expense (B)</b>	765,000	9,180,000	9,639,000	10,120,950
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	85,000	1,020,000	1,071,000	1,124,550
<b>Less. Fixed Expense</b>				
Transportation	2,500	30,000	31,500	33,075
Electricity bill	12,000	144,000	151,200	158,760
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	37,000	444,000	466,200	489,510
Entertainment	3000	36,000	37,800	39,690
Mobile Bill	800	9,600	10,080	10,584
<b>Total Fixed Cost</b>	<b>60,300</b>	723,600	759,780	797,769
<b>Net Profit (E) [C-D]</b>	<b>24,700</b>	296,400	311,220	326,781
<b>Investment Payback</b>		<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

SR#	<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	100,000		
1.2	Net Profit	296,400	311,220	326,781
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		256,400	527,620
	<b>Total Cash Inflow</b>	<b>396,400</b>	<b>567,620</b>	<b>854,401</b>
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>256,400</b>	<b>527620</b>	<b>814401</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:01, Others:0  
Experience & Skill : 04 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

