

Proposed NU Business Name: **SHAKIL POLTE FARM**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HASIBUL ISLAM
Age	:	01-01-1997(19Years)
Education, till to date	:	Medical Assistant
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brothers & 1 Sisters
Address	:	Vill: Nayapara ,P.O: Nondonpur ,P.S: Puthia , 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	:	MST. JARNA BEGUM
(iii) Father's name	:	MD. HAIDAR ALI
(iv) GB member's info	:	Branch: Baneshwar, Puthia ,Centre # 33 (Female), Member ID: 2334/7,Group No:04 Member since: 09/01/1996(21 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 47,000 Outstanding loan ; BDT 28,410
(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	:	06 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01783-150976
Father 's Contact No.	:	01742-337534
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JORNA BEGOM joined Grameen Bank since 21 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	:	SHAKIL POLTE FARM
Location	:	Nawapara, Nondonpur, Puthia , Rajshahi .
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 250,000/- (from existing business) 83% Required Investment BDT 50,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	4 kta
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Polte .▪Average 30 % gain on sales..▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after getting equity fund.▪The land is self.▪Collects goods from baneshwar .▪Agreed grace period is 3 months.

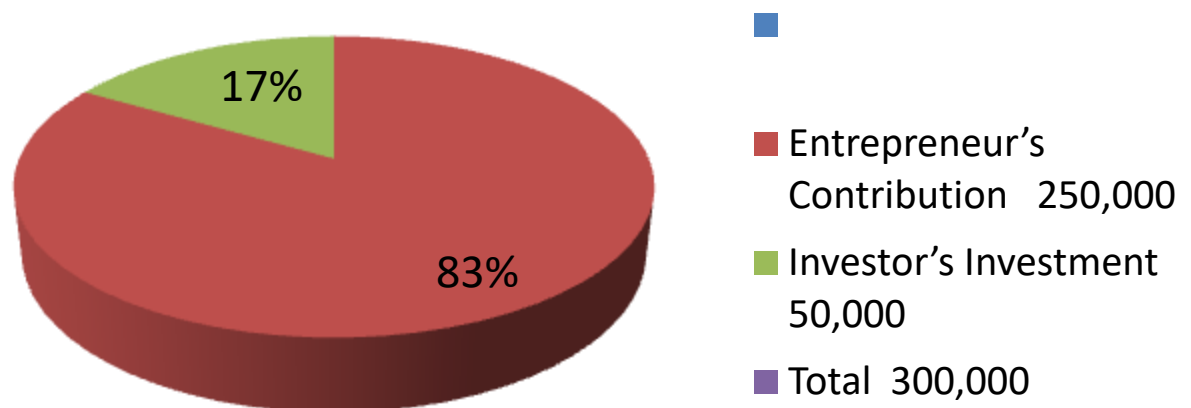
Existing Business (BDT)

Particular	2 Month	Yearly
Revenue (sales)		
Polte Farm	25,000	150,000
Total Sales (A)	25,000	150,000
Less. Variable Expense		
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	25,000	150,000
Less. Fixed Expense		
Electricity bill	3,000	18,000
Transportation	2,000	12,000
Salary (self)	10,000	60,000
Mobile Bill	600	3,600
Bank Charge	200	1,200
Total fixed Cost (D)	15,800	94,800
Net Profit (E) [C-D]	9,200	55,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Hen (1,000x250)	250,000	-	250,000
Feed	-	40,000	40,000
Hen Medicine	-	10,000	10,000
Total	250,000	50,000	300,000

Source of Finance



Financial Projection (BDT)

Particular	2 Month	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Polte Farm	30,000	180,000	189,000	198,450
Total Sales (A)	30,000	180,000	189,000	198,450
Less. Variable Expense	-	-	-	-
Total variable Expense (B)	30,000	180,000	189,000	198,450
Contribution Margin (CM) [C=(A-B)]	30,000	180,000	189,000	198,450
Less. Fixed Expense				
Electricity bill	4,000	24,000	25,200	26,460
Transportation	2,000	12,000	12,000	12,000
Salary (self)	10,000	60,000	60,000	60,000
Mobile Bill	800	4,800	5,040	5,292
Bank Charge	200	1,200	1,200	1,200
Total Fixed Cost	17,000	102,000	103,440	104,952
Net Profit (E) [C-D]	13,000	78,000	85,560	93,498
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	78,000	85,560	93,498
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	58,000	65,560
	Total Cash Inflow	128,000	143,560	159,058
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	58,000	123,560	139,058

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 2 Years
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









संघीय सरकार
संघीय प्रशासन
संघीय प्रशासन

Take My Love

Or Kill Me



Or I will die

I will do anything...