

Proposed NU Business Name: **JAFOR POLTRE**



Project identification and prepared by: Anisar Rahman,  
Dagonvuiyan Unit, Feni

Project verified by: Shush anta Kumar Bishash



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

Name	:	<b>MD:ABU JAFOR</b>
Age	:	20-12-1993 ( 23 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	05 Brothers 02 Sisters
Address	:	Vill: Koroniya P.O: Boyragirhat, P.S: Dagonvuiyan, Dist: Feni
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>SOKINA KHATUN</b>
(iii) Father's name	:	<b>MD: EILIYES</b>
(iv) GB member's info	:	Branch:Dagonvuiyan, Centre # 27(Female), Member ID: 6528, Group No: 06 Member since: 2008-2013 (05Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan:Nil
(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	:	0years experience in running business. 03Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01838172865
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SOKINA KHATUN** joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

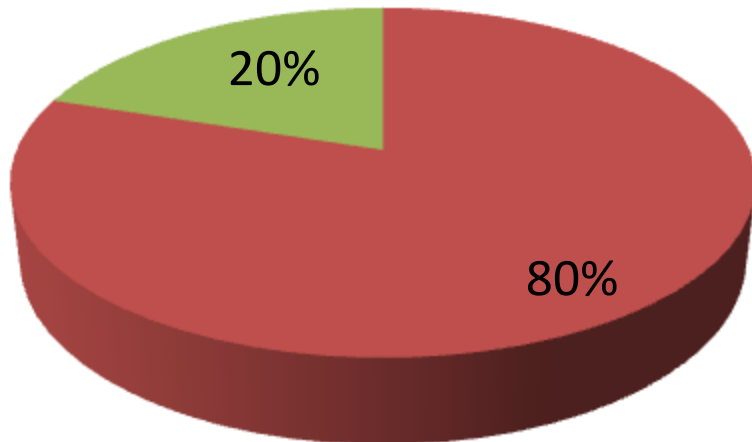
Business Name	:	<b>JAFOR POLTRE</b>
Location	:	Boyragir hat Bazar, Dagonbhuyain Feni.
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	60 ft x 307ft= 1800square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Poltre farm etc.</li><li>▪Average 15% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪01 Will be appointed after getting equity money.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Softdrink,Chipes,Brackfast, items etc	4000	120000	1440000
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Softdrink,Chipes,Brackfast, items etc	3400	102000	1224000
<b>Total variable Expense (B)</b>	3400	102000	1224000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		3500	42000
Electricity Bill		3000	36000
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		70	840
Generator		300	3600
Mobile Bill		500	6000
<b>Total fixed cost (D)</b>		13170	158040
<b>Net Profit (E)= [C-D]</b>		4830	57960

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
biscuits	1000	100	1,00,000	1250	40	50000	150000
Soft drink	0	0	50,000	0	0	0	50000
Security	1	50000	50000	0	0	0	50000
<b>Total</b>	<b>1000</b>	<b>100</b>	<b>2,00,000</b>	<b>1250</b>	<b>40</b>	<b>50,000</b>	<b>250,000</b>



- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- Total 250,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year2	Year3
<b>Revenue(Sales)</b>					
Softdrink,Brackfast, items etc.	6350	190500	2286000	2400300	2520315
<b>Total Sales (A)</b>	6350	190500	2286000	2400300	2520315
<b>Less Variable Expense</b>					
Soft drink, Breakfast, items etc.	5397.5	161925	1943100	2040255	2142267.8
<b>Total variable Expense (B)</b>	5397.5	161925	1943100	2040255	2142267.8
<b>Contribution Margin (CM) [C=(A-B)</b>	952.5	28575	342900	360045	378047.25
<b>Less Variable Expense</b>					
Rent		3500	42000	42000	42000
Electricity Bill		3500	42000	42200	42400
Transportation		600	7200	7400	7600
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		70	840	840	840
Generator		300	3600	3600	3600
Mobile Bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		18970	227640	228240	228840
<b>Net Profit (E)= [C-D]</b>		9605	115260	131805	149207.25
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	115260	131805	149207.25
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		95,260	207,065
	<b>Total Cash Inflow</b>	165,260	227,065	356,272
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	95,260	207,065	336,272

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 03 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





















