

Proposed NU Business Name: **FOUR STAR ENTERPRISE**



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Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>MD SHAH ALAM</b>
Age	:	12-09-1989 (28 Years)
Education, till to date	:	CLASS 9
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers & 5 Sisters
Address	:	Vill: Rajabari, P.O: ELenga, P.S: Kalihati, Dist: Tangail
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>LATE. ROKEYA BEGUM</b>
(iii) Father's name	:	<b>LATE. ZOYAD ALI</b>
(iv) GB member's info	:	Branch: Elenga Kalihati; Centre # 36(Female), Member ID: 3403/1; Group No: 02 Member since: 29-09-1997 to 2011 (14Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 52,000/-; Outstanding loan: -
(v) Who pays GB loan installment	:	N/A
(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	:	03 years experience in running business. He has NO training business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-004193
Father's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE. ROKEYA BEGUM** joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. She utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>FOUR STAR ENTERPRISE</b>
Location	:	Rajabari, Elenga, Kalihati, Tangail
Total Investment in BDT	:	BDT 390,000 /-
Financing	:	Self BDT 340,000 (from existing business) 87% Required Investment BDT 50,000 (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	120 ft x 42 ft = 5040 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a poultry farm .</li><li>▪Average 20% gain on sales</li><li>▪The farm is rented.</li><li>▪The shop is operating by entrepreneur.</li><li>▪Existing one employee.</li><li>▪One employee will be appointed.</li><li>▪Collects goods from Dhaka, Elenga.</li><li>▪Agreed grace period is 3 months.</li></ul>

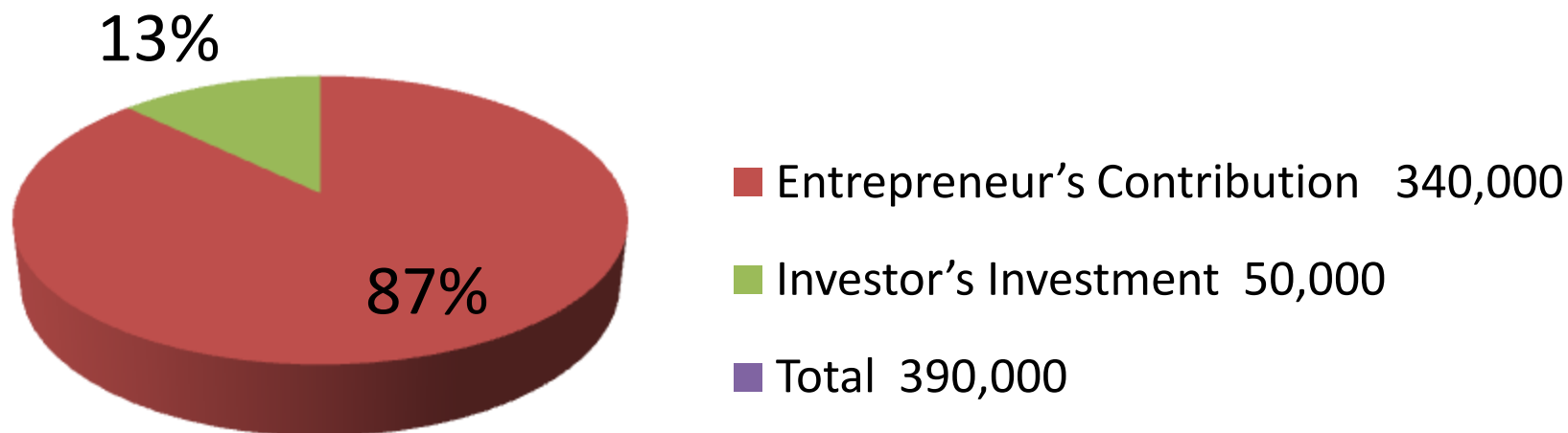
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Hen, Fish	120,000	1,440,000
<b>Total Sales (A)</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>		
Feed, Medicine etc	96,000	1,152,000
<b>Total variable Expense (B)</b>	<b>96,000</b>	<b>1,152,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	2,000	24,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Salary (staff)	5,000	60,000
Rent	2,000	24,000
<b>Total fixed Cost (D)</b>	<b>15,300</b>	<b>183,600</b>
<b>Net Profit (E) [C-D]</b>	<b>8,700</b>	<b>104,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chicken (38 days)	2500	60	150,000	0	0	0	150,000
Chik (8 Days)	3500	40	140,000	1000	38	38,000	178,000
Feed	6	2000	12,000	4	2000	8,000	20,000
Security	1	25000	25,000	0	0	0	25,000
Young Fish	0	0	0	400	10	4,000	4,000
Fish	217	60	13,000	0	0	0	13,000
<b>Total</b>	<b>6223</b>		<b>340,000</b>	<b>1,404</b>		<b>50,000</b>	<b>390,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Hen, Fish	165,000	1,980,000	2,079,000	2,182,950
<b>Total Sales (A)</b>	<b>165,000</b>	<b>1,980,000</b>	<b>2,079,000</b>	<b>2,182,950</b>
<b>Less. Variable Expense</b>				
Feed, Medicine etc	132,000	1,584,000	1,663,200	1,746,360
<b>Total variable Expense (B)</b>	<b>132,000</b>	<b>1,584,000</b>	<b>1,663,200</b>	<b>1,746,360</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>33,000</b>	<b>396,000</b>	<b>415,800</b>	<b>436,590</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	2,000	24,000	25,000	26,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,300	15,600	17,500	19,500
Salary (staff)	9,000	108,000	108,000	108,000
Rent	2,000	24,000	24,000	24,000
<b>Total Fixed Cost</b>	<b>19,700</b>	<b>236,400</b>	<b>240,000</b>	<b>243,500</b>
<b>Net Profit (E) [C-D]</b>	<b>13,300</b>	<b>159,600</b>	<b>175,800</b>	<b>193,090</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	159,600	175,800	193,090
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		139,600	295,400
	<b>Total Cash Inflow</b>	<b>209,600</b>	<b>315,400</b>	<b>488,490</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)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>139,600</b>	<b>295,400</b>	<b>468,490</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:02  
Experience & Skill : 03Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

































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# FAMILY PICTURE

