

Proposed NU Business Name: FOLTY KAMAR



Project identification and prepared by: MD. SOHEL MIA
Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RAJIB KHAN
Age	:	01/11/1994 (22 years)
Education, till to date	:	Class:viii
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother,1sister.
Address	:	Vill: BALANOGOR ,P.O: KORKORY, P.S:PABA 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.RAZUFA BEGUM
(iii) Father's name	:	MD. AKRAMUL HOSSAN
(iv) GB member's info	:	Branch: Parila pava, Centre #73(Female), Member ID: 8741/1, Group No: 06 Member since-25/07/2013-till now (3 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 35000,, Outstanding loan:21240
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	COW FARM.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01730875763
Mother's Contact No.	:	01922186584
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.RAZUFA BEGUM:joined Grameen Bank since 03 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	FOLTY KAMAR
Location	:	BALANOGOR.
Total Investment in BDT	:	BDT 62,000
Financing	:	Self BDT 12,000/-(from existing business) 19% Required Investment BDT 50,000/-(as equity) 81%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	BDT 4000/-
Size of house	:	34ft x 21ft= 714 square ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is operating by entrepreneur. Existing no employee.▪The farm is own.▪ Agreed grace period is 3 months.

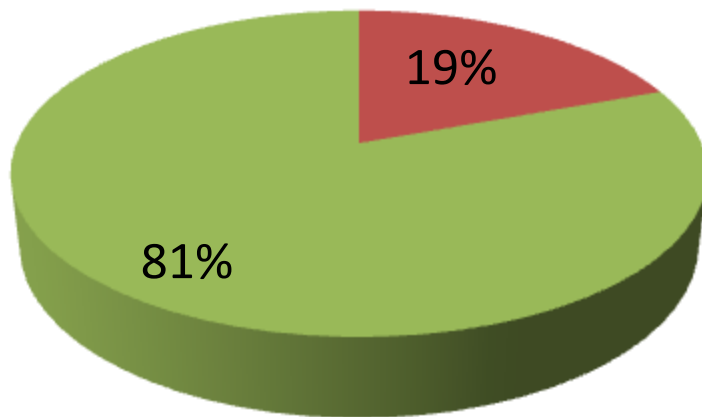
Existing Business (BDT)

Particular	Daily	2 Month	Yearly
Revenue (sales)			
Hen sales		144000	864000
Total Sales (A)		144000	864000
Less. Variable Expense			
Hen sales		114000	684000
Total variable Expense (B)		114000	684000
Contribution Margin (CM) [C=(A-B)]		30000	180000
Less. Fixed Expense			
Rent			
Electricity Bill		600	3600
Mobile Bill		600	3600
Salary (self)		10000	60000
Guard			
Transportation		400	2400
Entertainment		400	2400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		12000	72000
Net Profit (E) [C-D]		18000	108000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Total hen	1000	12	12000				12000
Feed of hen						50000	50000
Total			12000			50000	62000

Source of Finance



■ Entrepreneur's Contribution 12,000

■ Investor's Investment 50,000

■ Total 62,000

Financial Projection (BDT)					
Particular	Daily	2 Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Hen sales		170000	1020000	1071000	1124550
Total Sales (A)		170000	1020000	1071000	1124550
Less. Variable Expense					
Hen sales		114000	684000	718200	754110
Total variable Expense (B)		114000	684000	718200	754110
Contribution Margin (CM) [C=(A-B)]		56000	336000	352800	370440
Less. Fixed Expense					
Rent					
Electricity Bill		600	3600	3600	3600
Mobile Bill		600	3600	3600	3600
Salary (self)		10000	60000	60000	60000
Transportation		400	2400	2400	2400
Entertainment		400	2400	2400	2400
Salary (staff)					
Security Gard					
Bank service Charge		200	1200	1200	1200
Total Fixed Cost		12200	73200	73200	73200
Net Profit (E) [C-D]		43800	262800	279600	297240
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	262800	279600	297240
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		242800	502400
	Total Cash Inflow	312,800	522400	799640
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	242,800	502400	779640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm; Balanogor.
Regular customers;

THREATS

Theft
Fire
Political unrest









