

## Proposed NU Business Name: **DUI VHAI POLTI FARM**



Project identification and prepared by: Golam Rasul,  
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD FOYSAL HOSSAIN FERDUS</b>
Age	:	15-08-1995 (22 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brother & 2 Sister
Address	:	Vill: Betka P.O: Betka hat P.S: Tongibari,Dist: Munshiganj
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>JOSNA BEGUM</b>
(iii) Father's name	:	<b>MOSLEM SHEIKH</b>
(iv) GB member's info	:	Branch: Fegunaser Centre # 40 (Female), Member ID: 4268/4, Group No: 08 Member since: 01-02-2005 (12 Years) First loan: BDT 20,000/- Existing loan: BDT 130,000/- Outstanding loan: BDT 0/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Two years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01922-542862
Father's Contact No.	:	01705-574745
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JOSNA BEGUM** joined Grameen Bank since 12 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>DUI BHAI POLTI FARM</b>
Location	:	Betka,Tongibari,Munshiganj
Total Investment in BDT	:	BDT 318,000/-
Financing	:	Self BDT 238,000(from existing business) 75% Required Investment BDT 80,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 100 square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like Polti, etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing one employee.</li> <li>▪He is doing his business in rent place.</li> <li>▪Collects goods from Betka Bazaar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

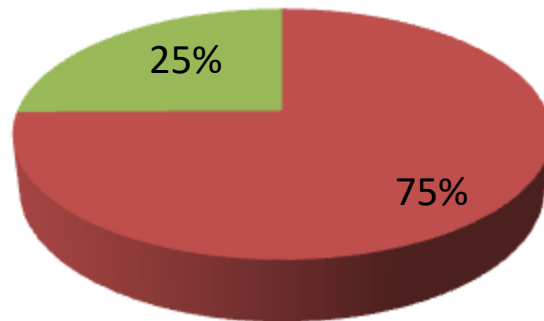
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Polti	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>
<b>Less. Variable Expense</b>			
Polti	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Transport		2,000	24,000
Electricity Bill		4,000	48,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (Staff)		3,000	36,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>15,100</b>	<b>181,200</b>
<b>Net Profit (E) [C-D]</b>		<b>2,900</b>	<b>34,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Polti (1400*170)	238,000	79,100	317,100
Other		900	900
<b>Total</b>	<b>238,000</b>	<b>80,000</b>	<b>318,000</b>

## Source of Finance



- Entrepreneur's Contribution 238,000
- Investor's Investment 80,000
- Total 318,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Polti	3,500	105,000	12,60,000	13,23,000	13,89,150
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>12,60,000</b>	<b>13,23,000</b>	<b>13,89,150</b>
<b>Less. Variable Expense</b>					
Polti	2,800	84,000	10,08,000	10,58,400	11,11,320
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>10,08,000</b>	<b>10,58,400</b>	<b>11,11,320</b>
<b>Contribution Margin (CM)</b>					
<b>[C=(A-B)</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Less. Fixed Expense</b>					
Rent		500	6,000	6,000	6,000
Transport		2,000	24,000	24,000	24,000
Electricity Bill		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	3,700	3,800
<b>Non Cash Item</b>					
Depreciation					
<b>Total Fixed Cost</b>		<b>15,100</b>	<b>181,200</b>	<b>181,400</b>	<b>181,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,900</b>	<b>70,800</b>	<b>83,200</b>	<b>96,230</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	80,000		
1.2	Net Profit	70,800	83,200	96,230
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		38,800	90,000
	<b>Total Cash Inflow</b>	<b>150,800</b>	<b>122,000</b>	<b>186,230</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>38,800</b>	<b>90,000</b>	<b>154,230</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 3 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







NYC  
New York City



NYC  
New York City

NEW YORK STATE  
UNIVERSITY OF THE STATE OF NEW YORK  
OFFICE OF THE STATE CLERK











# FAMILY PICTURE