

Proposed NU Business Name: **PITAMATAR DOA**



Project identification and prepared by: Md Kabir Raksham,
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	FARID ROCKEY
Age	:	10-09-1994(22 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	02 Brother 1 Sister
Address	:	Vill: Ramrama P.O: Ramrama Thana: Bagmara 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. FATEMA BEGUM
(iii) Father's name	:	MD.OTAB PRANG
(iv) GB member's info	:	Branch: Sreepur Bagmara, Centre # 81(Female), Member ID:8938, Group No: 06 Member since: 05-04-2000 (17Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT: 40000, Outstanding loan: BDT: Nill
(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.)	:	Yes
Business Experiences and Training Info	:	05 years experience in running business. 05 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774338537
Mother's Contact No.	:	01732261619
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FATEMA BEGUM joined Grameen Bank since 17 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

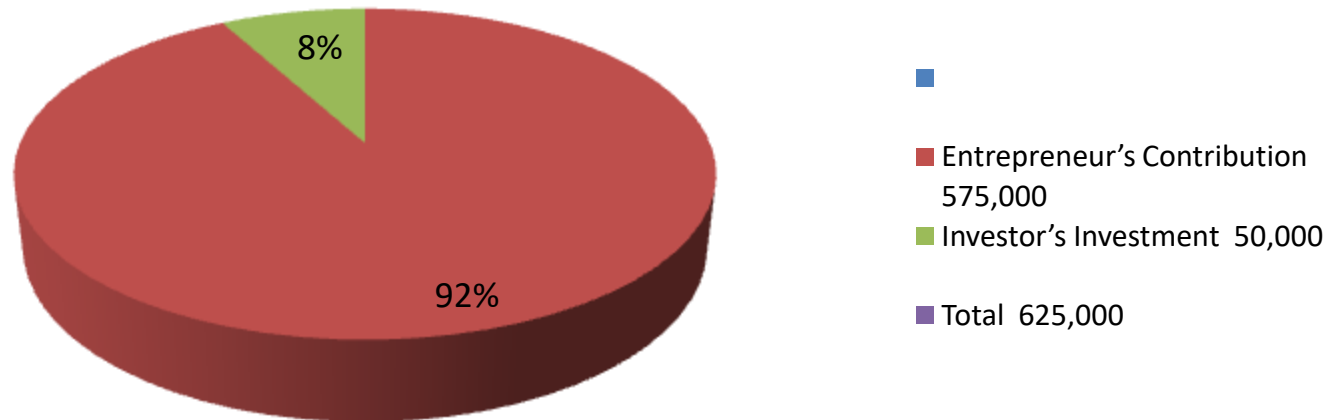
Business Name	:	PITAMATAR DOA
Location	:	Ramroma,Taherpur.
Total Investment in BDT	:	BDT 625,000/-
Financing	:	Self BDT 575000/-(from existing business) 92% Required Investment BDT 50,000/-(as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	50 ft X 15 ft=1500 sft.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Poultry leyar. etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Nowga.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Poultry Lekar	4200	126000	1512000
		0	0
Total Sales(A)	4200	126000	1512000
Less Variable Expense (B)			0
Poultry Lekar	3150	94500	1134000
Total Variable Expense	3150	94500	1134000
Contribution Margin (CM) [C=(A-B)]	1050	31500	378000
Less Fixed Expense			
Rent			0
Electric Bill			0
Transportation		500	6000
Salary (Self)		1000	12000
Salary (Staff)		5000	60000
Entertainment			0
Food		20,000	240000
Pesticides			0
Mobile Bill		500	6000
Total Fixed Cost (D)		27000	324000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
poultry leyar	1000	575	575000			30,000	605,000
						20,000	20,000
							0
		575	575,000	0	0	50,000	625000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Poultry Leyar	4700	141000	1692000	1776600	1865430
0	0	0	0	0	0
Total Sales(A)	4700	141000	1692000	1776600	1865430
Less Variable Expense (B)					
Straw, Bran, Medicine etc	3525	105750	1269000	1332450	1399073
Total Variable Expense	3525	105750	1269000	1332450	1399073
Contributon Margin (CM) [C=(A-B)]	1175	35250	423000	444150	466358
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		1000	12000	12300	12600
Transportaion		5000	60000	63000	66150
Salary (Self)			0	0	0
Salary (Staff)		20,000	240000	240000	240000
Entertainment			0	0	0
Gard		500	6000	6000	6000
Generator			0	0	0
Mobil Bill			0	100	200
Total Fixed Cost (D)		27000	324000	327400	330950
Net Profit (E)= [C-D]		8250	99000	103950	109148
Investment Pay Back			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	99,000	103950	109147.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79000	162950
	Total Cash Inflow	149,000	182,950	272,098
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	79,000	162,950	252,098

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Kusumbi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

