

## Proposed NU Business Name: MUKOL POLTY KAMAR.



Project identification and prepared by: Md. Sohel Mia,  
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD.MUKOL HOSEN</b>
Age	:	11-05-1998 (19 YEARS)
Education, till to date	:	S.S.C.
Marital status	:	Married
Children	:	NO.
No. of siblings:	:	2 BROTHERS,1 SISTER
Address	:	Vill: BALANAGUR, P/O:HAT GODAGARI.P.S:PABA, DIST:RAJSHAHI.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. MONZUARA BEGUM.</b>
(iii) Father's name	:	<b>MD: AKTER ALI.</b>
(iv) GB member's info	:	Branch: parila paba, Centre #68(Female), Member ID: 3344, Group No: 04. Member since: 16/10/2011 to till now( 06 Years) First loan: BDT 50000.
Further Information:		Existing Loan: BDT 50000, Outstanding loan: 33810.
(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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01773148295.
Mother's Contact No.	:	01762739994.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MONZOARA BEGUM** joined Grameen Bank since 06 years ago. At first she took 50000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MUKOL POLTY KAMAR.</b>
Location	:	BALANAGUR.
Total Investment in BDT	:	BDT 116,000/-
Financing	:	Self BDT 66,000/-(from existing business) 57% Required Investment BDT 50000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	21*38=798 squre ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like.Egg of hen.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

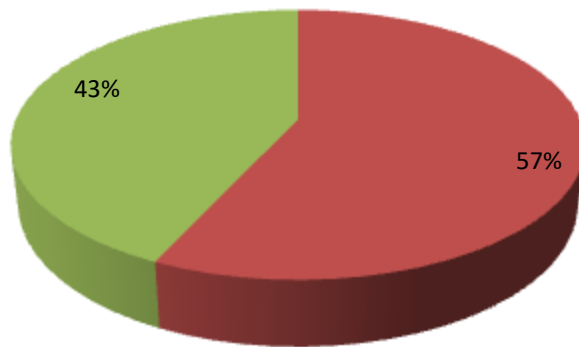
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Egg sales	2,500	75,000	900000
<b>Total Sales (A)</b>	2,500	75,000	900000
<b>Less. Variable Expense</b>		0	
Egg sales	2,000	60,000	720000
<b>Total variable Expense (B)</b>	2,000	60,000	720000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,500</b>	<b>102,000</b>

# Investment Breakdown

	Existing	proposed	
Hen	66000		66000
Feed and medicine of hen		50000	50000
Total	66000	50000	116000

## Source of Finance



- Entrepreneur's Contribution 66,000
- Investor's Investment 50,000
- Total 116,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Egg sales	3000	90000	1080000	1134000	1190700
<b>Total Sales (A)</b>	3000	90000	1080000	1134000	1190700
<b>Less. Variable Expense</b>		0	0	0	0
Egg sales	2400	72000	864000	907200	952560
<b>Total variable Expense (B)</b>	2400	72000	864000	907200	952560
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000	226800	238140
<b>Less. Fixed Expense</b>					
Rent			0	0	0
Electricity Bill		500	6000	6000	6000
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6000	6000
Entertainment		200	2400	2400	2400
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		6500	78100	78100	78100
<b>Net Profit (E) [C-D]</b>		11500	137900	148700	160040
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	137900	148700	160040
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>117900</b>	<b>246600</b>
	<b>Total Cash Inflow</b>	<b>187,900</b>	<b>266600</b>	<b>406640</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>117,900</b>	<b>246600</b>	<b>386640</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop. balanagur.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





# FAMILY PICTURE

