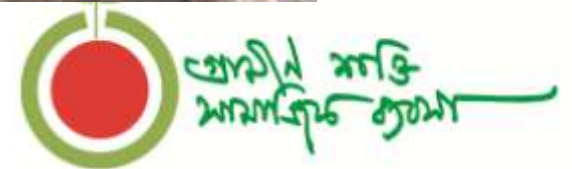


Proposed NU Business Name: **SHOHEL POLTE FARM**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOHEL RANA
Age	:	01-08-1997 (21 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brothers
Address	:	Vill: Basupara ,P.O: Nondongasi ,P.S: Carghat, 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. CAINA BEGUM
(iii) Father's name	:	LATE. ABU SAYED
(iv) GB member's info	:	Branch: Nimpara , Carghat ,Centre # 14(Female), Member ID: 1506,Group No:01 Member since: 2000 to (17Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 4,000 Outstanding loan ; BDT 3,912
(v) Who pays GB loan installment	:	Self
(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. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01737-164227
Mothers 's Contact No.	:	01740-212044
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. CAINA BEGOM joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOHEL POLTE FARM
Location	:	Basupara , Nondongasi, Carghat, Rajshahi .
Total Investment in BDT	:	BDT 70,000/-
Financing	:	Self BDT 20,000/- (from existing business) 29% Required Investment BDT 50,000(as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 35 ft= 525 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Polte .▪Average 30 % gain on sales..▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after getting equity fund.▪The land is self.▪Collects goods from Nondongasi .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	2 Month	Yearly
Revenue (sales)		
Polte	50,000	300,000
Total Sales (A)	50,000	300,000
Less. Variable Expense		
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	50,000	300,000
Less. Fixed Expense		
Electricity bill	1,000	6,000
Transportation	400	2,400
Salary (self)	10,000	60,000
Feed and Medicine	20,000	120,000
Mobile Bill	600	3,600
Total fixed Cost (D)	32,000	192,000
Net Profit (E) [C-D]	18,000	108,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Hen (500x32)	16,000	30,000	46,000
Hen Feed	4,000	20,000	24,000
Total	20,000	50,000	70,000

Source of Finance

Financial Projection (BDT)

Particular	2 Month	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Polte Farm	60,000	360,000	378,000	396,900
Total Sales (A)	60,000	360,000	378,000	396,900
Less. Variable Expense	-	-	-	-
Total variable Expense (B)	60,000	360,000	378,000	396,900
Contribution Margin (CM) [C=(A-B)]	60,000	360,000	378,000	396,900
Less. Fixed Expense				
Electricity bill	1,000	6,000	6,000	6,000
Transportation	400	2,400	2,400	2,400
Salary (self)	10,000	60,000	60,000	60,000
Feed and Medicine	22,000	132,000	138,600	145,530
Mobile Bill	600	3,600	3,600	3,600
Total Fixed Cost	34,000	204,000	210,600	217,530
Net Profit (E) [C-D]	26,000	156,000	167,400	179,370
Investment Payback		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	156,000	167,400	179,370
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	136,000	147,400
	Total Cash Inflow	206,000	303,400	326,770
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	136,000	283,400	306,770

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 2 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE

