

## Proposed NU Business Name: **RASAD POLTI FIRM**



Project identification and prepared by: Md Mokter,  
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

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

Name	:	<b>MD. RASHADUL ISLAM</b>
Age	:	15-04-1998(19 Years)
Education, till to date	:	Class: HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brother
Address	:	Vill: Sharpur , P.O: Nusratpur.Thana: Dupchacia,Dist: Bogra
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>MST. ROSHIDA BEGUM</b>
(iii) Father's name	:	<b>MD. ABUL HOSSEN</b>
(iv) GB member's info	:	Branch: Gobindopur , Centre # 3(Female), Member ID: 1058/1, Group No: 02
Further Information:		Member since: 01-01-1995(20Years) First loan: BDT 5,000
(v) Who pays GB loan installment	:	Existing Loan: BDT: Nill, Outstanding loan: BDT: Nill
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	02 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-617844
Mother's Contact No.	:	01718-881041
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ROSHID BEGUM** joined Grameen Bank since 20 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	:	<b>RASAD POLTI FIRM</b>
Location	:	Sharpur, Dupchacia, Bogra
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 Sotaso
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ One will be appointed in the future.</li><li>▪ Collects goods from Adomdighi, Bogra</li><li>▪ Agreed grace period is 3 months.</li></ul>

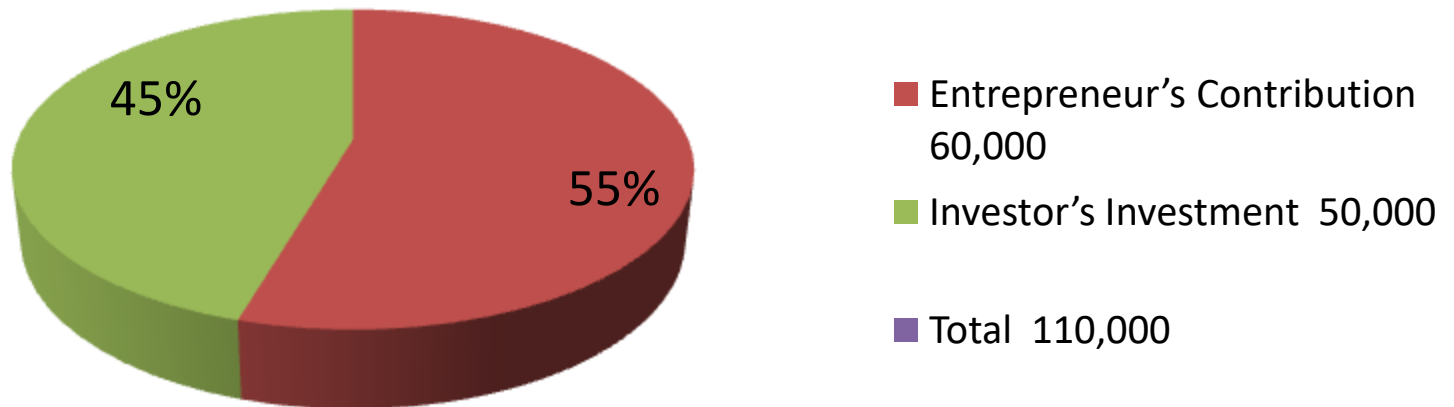
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue(Sales)</b>		
Poultry Hen.	25,000	300,000
<b>Total Sales (A)</b>	25,000	300,000
<b>Less Variable Expense</b>		0
Poultry Hen.	15,000	180,000
<b>Total variable Expense (B)</b>	15,000	180,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	10,000	120,000
<b>Less Variable Expense</b>		0
Electricity bill	500	6,000
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Entertainment	100	1,200
Mobile bill	100	1,200
<b>Total fixed cost (D)</b>	6,700	80,400
<b>Net Profit (E)= [C-D]</b>	3,300	39,600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Hen	2,000	30	60,000	1	50,000	50,000	110,000
Total	2,000		60,000		0	50,000	110,000

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Poultry Hen.	35,000	420,000	441,000	463,050
<b>Total Sales (A)</b>	<b>35,000</b>	<b>420,000</b>	<b>441,000</b>	<b>463,050</b>
<b>Less. Variable Expense</b>				
Poultry Hen.	21,000	252,000	264,600	277,830
<b>Total variable Expense (B)</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>14,000</b>	<b>168,000</b>	<b>176,400</b>	<b>185,220</b>
<b>Less. Fixed Expense</b>				
Transportation	1,000	12,000	12,600	13,230
Electricity bill	500	6,000	6,300	6,615
Salary (self)	5000	60,000	63,000	66,150
Entertainment	200	2,400	2,520	2,646
Mobile Bill	100	1,200	1,260	1,323
<b>Total Fixed Cost</b>	<b>6800</b>	<b>81,600</b>	<b>85,680</b>	<b>89,964</b>
<b>Net Profit (E) [C-D]</b>	<b>7,200</b>	<b>86,400</b>	<b>90,720</b>	<b>95,256</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<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	86,400	90,720	95,256
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66,400	137,120
	<b>Total Cash Inflow</b>	136,400	157,120	232,376
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
	<b>Total Cash Outflow</b>	70,000	20000	20,000

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Sharpur, Dupchacia, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

