

Proposed NU Business Name: **BISMILLAH POLTRY AND MATSHO KHAMAR**



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

|   |   |   |
|---|---|---|
| Name  | : | <b>ALAUDDIN</b>   |
| Age   | : | 29-02-1996( 23 Years)   |
| Education, till to date                       | : | HSC   |
| Marital status                                | : | Un,married  |
| Children                                      | : | No  |
| No. of siblings:                              | : | 03 Sisters, 02 Brothers   |
| Address                                       | : | Vill:Maddham Dhonikunda, P.O:Nowapur, P.S: Porshuram, Dist: Feni.   |
| 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>HASINA AKTER</b>   |
| (iii) Father's name                           | : | <b>KOLIM UDDIN</b>  |
| (iv) GB member's info                         | : | Branch: Porshuram, Centre # 37(Female),<br>Member ID:3195/1, Group No: 05<br>Member since: 10-05-2008-2017<br>First loan: BDT 5,000/- |
| Further Information:                          |   | Existing loan: BDT 4,000/- Outstanding loan: 1624   |
| (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  | : | 11years experience in running business.<br>1Year    |
| Other Own/Family Sources of Income  | : | Nil   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01878-770969  |
| Mother's Contact No.  | : | 01826-593121  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni. |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HASINA AKTER** joined Grameen Bank since 09 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

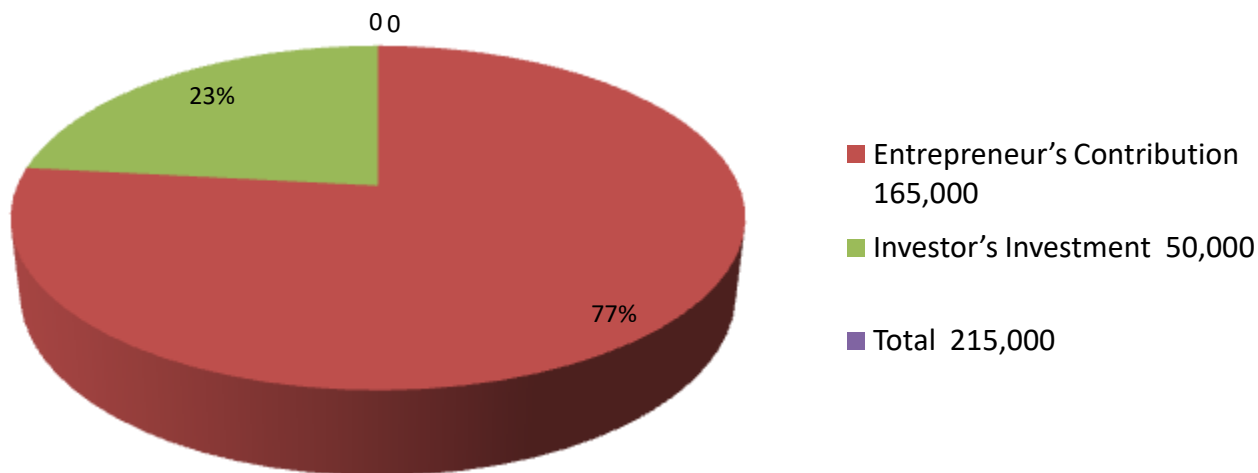
|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>BISMILLAH POLTRY AND MOTSHO KHAMAR</b>  |
| Location  | : | Moddam Dhonikunda ,Porshuram,Feni.   |
| Total Investment in BDT                           | : | BDT 2,15,000/-   |
| Financing   | : | Self BDT 1,65,000(from existing business) 77%<br>Required Investment BDT,50,000(as equity) 23%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : |  |
| Security of the shop                              | : | 0,000/-  |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Rui,katla,mrigel,telapia,others..</li> <li>▪Average 50% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 1 employee.</li> <li>▪He is doing his business in own place.</li> <li>▪Collects goods from Shaldor Bazar.</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

# Existing

| Particular                                  | Daily       | Monthly      | Yearly        |
|---|-------------|--------------|---------------|
| <b>Revnue (Sale)</b>                        |             |              |               |
| rue,katla,mrigel,kapu,silver,tilapia,others | 2000        | 60000        | 720000        |
|   | 0           | 0            | 0             |
| <b>Total Sales(A)</b>                       | <b>2000</b> | <b>60000</b> | <b>720000</b> |
| <b>Less Variable Expense (B)</b>            |             |              | <b>0</b>      |
| rue,katla,mrigel,kapu,silver,tilapia,others | 1000        | 30000        | 360000        |
| <b>Total Variable Expense</b>               | <b>1000</b> | <b>30000</b> | <b>360000</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b>    | <b>1000</b> | <b>30000</b> | <b>360000</b> |
| <b>Less Fixed Expense</b>                   |             |              |               |
| Rent  |             | 0            | 0             |
| Electric Bill                               |             | 0            | 0             |
| Transportaion                               |             | 0            | 0             |
| Salary (Self)                               |             | 5000         | 60000         |
| Salary (Staff)                              |             | 0            | 0             |
| Entertainment                               |             | 0            | 0             |
| Guard                                       |             | 0            | 0             |
| Generator                                   |             | 0            | 0             |
| Mobile Bill                                 |             | 500          | 6000          |
| <b>Total Fixed Cost (D)</b>                 |             | <b>5500</b>  | <b>66000</b>  |
| <b>Net Profit (E)= [C-D]</b>                |             | <b>24500</b> | <b>294000</b> |

## Investment Breakdown

| Particulars        | Existing       | Proposed      | Proposed Total |
|--------------------|----------------|---------------|----------------|
| rue                | 20,000         | 0             | 20,000         |
| katla              | 30,000         | 0             | 30,000         |
| mrigel             | 20,000         | 0             | 20,000         |
| kapu               | 20,000         | 0             | 20,000         |
| silver             | 15,000         | 0             | 15,000         |
| tialapia           | 10,000         | 0             | 10,000         |
| glascup            | 10,000         | 0             | 10,000         |
| liontica           | 10,000         | 0             | 10,000         |
| others             | 30,000         | 0             | 30,000         |
| fish food purchase |                | 20,000        | 20,000         |
| chicken bacca      |                | 20,000        | 20,000         |
| fish pona          |                | 10,000        | 10,000         |
| <b>Total</b>       | <b>165,000</b> | <b>50,000</b> | <b>215,000</b> |



# Financial Projection (BDT)

| Particular                                   | Daily       | Monthly      | Year -1        | Year-2         | Year-3         |
|--|-------------|--------------|----------------|----------------|----------------|
| <b>Revenue(Sales)</b>                        |             |              |                |                |                |
| ruce,katla,mrigel,kapu,silver,tilapia,others | 3000        | 90000        | 1080000        | 1134000        | 1190700        |
| <b>Total Sales(A)</b>                        | <b>3000</b> | <b>90000</b> | <b>1080000</b> | <b>1134000</b> | <b>1190700</b> |
| <b>Less Variable Expense (B)</b>             |             |              |                |                |                |
| silver disk,jug,paint,iron,electronic etc.   | 1500        | 45000        | 540000         | 567000         | 595350         |
| <b>Total Variable Expense</b>                | <b>1500</b> | <b>45000</b> | <b>540000</b>  | <b>567000</b>  | <b>595350</b>  |
| <b>Contributon Margin (CM) [C=(A-B)]</b>     | <b>1500</b> | <b>45000</b> | <b>540000</b>  | <b>567000</b>  | <b>595350</b>  |
| <b>Less Fixed Expense</b>                    |             |              |                |                |                |
| Rent   |             | 0            | 0              | 0              | 0              |
| Electric Bill                                |             | 0            | 0              | 300            | 600            |
| Transportaion                                |             | 0            | 0              | 0              | 0              |
| Salary (Self)                                |             | 5000         | 60000          | 60000          | 60000          |
| Salary (Staff)                               |             | 0            | 0              | 0              | 0              |
| Entertainment                                |             | 0            | 0              | 0              | 0              |
| Gard   |             | 0            | 0              | 0              | 0              |
| Generator                                    |             | 0            | 0              | 0              | 0              |
| Mobil Bill                                   |             | 500          | 6000           | 6100           | 6200           |
| <b>Total Fixed Cost (D)</b>                  |             | <b>5500</b>  | <b>66000</b>   | <b>66400</b>   | <b>66800</b>   |
| <b>Net Profit (E)= [C-D]</b>                 |             | <b>39500</b> | <b>474000</b>  | <b>497700</b>  | <b>522585</b>  |
| <b>Investment Pay Back</b>                   |             |              | <b>20,000</b>  | <b>20,000</b>  | <b>20,000</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                   | 50,000              |                     |                     |
| 1.2         | Net Profit  | 474,000             | 497700              | 522585              |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 454000              | 931700              |
|             | <b>Total Cash Inflow</b>                          | <b>524,000</b>      | <b>951,700</b>      | <b>1,454,285</b>    |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 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               |
|             | <b>Total Cash Outflow</b>                         | <b>70,000</b>       | <b>20,000</b>       | <b>20,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>454,000</b>      | <b>931,700</b>      | <b>1,434,285</b>    |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 11Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Maddham  
Dhonikunda,Parshuram,Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# FAMILY PICTURE

