

Proposed NU Business Name: **S R POLTRY FARM FARM**



Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAIFUL ISLAM SHIPON
Age	:	01-01-1986 (32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	02 Son 01 Doughter
No. of siblings:	:	3 Brother & 2 Sister
Address	:	Vill: Sarosati P.O: Bojrojagini P.S: Munshiganj Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMELA BEGUM
(iii) Father's name	:	ABDUL MANNAN KHAN
(iv) GB member's info	:	Branch: Modina bazar Centre # 19 (Female), Member ID: 3372/1, Group No: 06 Member since: 02-04-2005(12 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 19,560/-
(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	:	Two years experience in running business. He has training two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-068441
Father's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMELA BEGUM joined Grameen Bank since 12 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	:	S.R. POLTRY FARM
Location	:	Sarosati,Ramshing,Munshiganj
Total Investment in BDT	:	BDT 360,000/-
Financing	:	Self BDT 300,000(from existing business) 83% Required Investment BDT 60,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	70 ft x 20 ft= 1400 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Polti, etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing one employee. ▪He is doing his business in own place. ▪Collects goods from Dhalagou Bazar. ▪Agreed grace period is 3 months.

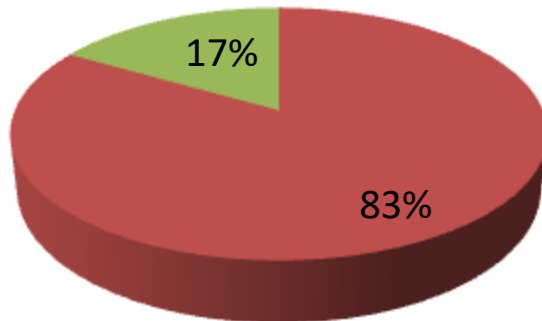
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Polti	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Polti	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Transport		2,500	30,000
Electricity Bill		4,000	48,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (Staff)		3,000	36,000
Entertainment		300	3,600
Total fixed Cost (D)		15,100	181,200
Net Profit (E) [C-D]		2,900	34,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Polti (1200*170)	204,000	60,000	264,500
Medichine	10,000		10,500
Food (40*2150)	86,000		86,000
Total	300,000	60,000	360,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 60,000
- Total 360,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Polti	3,500	105,000	12,60,000	13,23,000	13,89,150
Total Sales (A)	3,500	105,000	12,60,000	13,23,000	13,89,150
Less. Variable Expense					
Polti	2,800	84,000	10,08,000	10,58,400	11,11,320
Total variable Expense (B)	2,800	84,000	10,08,000	10,58,400	11,11,320
Contribution Margin (CM)					
[C=(A-B)	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Transport		2,500	30,000	30,000	30,000
Electricity Bill		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	3,700	3,800
Non Cash Item					
Depreciation					
Total Fixed Cost		15,100	181,200	181,400	181,600
Net Profit (E) [C-D)		5,900	70,800	83,200	96,230
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	70,800	83,200	96,230
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		46,800	106,000
	Total Cash Inflow	130,800	130,000	202,230
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	46,800	106,000	178,230

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 4 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

Pictures







FAMILY PICTURE

