

Proposed NU Business Name: **NAHID AND NADIM POLRTI FARM**



Project identification and prepared by: MD. SOZAD ALI
Godagari Unit , Rajshahi

Project verified by: MD. MIJANUR RAHMAN



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NADIM AKTER KHAN
Age	:	28/07/1999(19Years)
Education, till to date	:	S S C
Marital status	:	Un Married
Children	:	None
No. of siblings:	:	2Brother
Address	:	Vill: Sorsoni para, P.O: Kakonhat, P.S: Godagari, 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. NAJMA BEGUM
(iii) Father's name	:	MD. NORUL HODA
(iv) GB member's info	:	Branch: Sorsonipara, godagari, Centre #63(Female), Member ID:8393/1 , Group No:02 Member since:06\02\2000 First loan: BDT -4000
Further Information:		Existing Loan: BDT 20000, Outstanding loan4497
(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	:	08years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Sals man
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01878047608
Father's Contact No.	:	01930927919
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NAJMA BEGUM joined Grameen Bank since 18 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

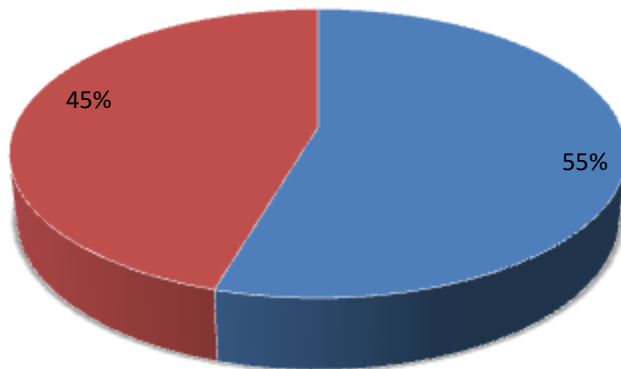
Business Name	:	NADIM AND NAHID POLTRI
FARMLocation	:	Sorsonipara, Godagari, Rajshahi
Total Investment in BDT	:	BDT/-110000
Financing	:	Self BDT 60000 /-(from existing business)55 % Required Investment BDT 50,000/-(as equity)45 %
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	80ft x 30ft= 2400 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; Business▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The Business is owned.▪Collects goods from Kakonhat.▪Agreed grace period is 1 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Hen	0	180000	2160000
Total Sales (A)	0	180000	2160000
Less. Variable Expense			
Hen	0	60000	720000
Total Variable Expense (B)	0	60000	720000
Contribution Margin(CM) [C=(A-B)]	0	120000	1440000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		1000	12000
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		500	6000
Food/other		73300	879600
Medicine		10000	120000
Bank Charge/gurd		0	0
Total Fixed Cost (D)		90000	1080000
Net Profit (E) [C-D]		30000	360000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Hen	60000	0	60000
Food	0	44000	44000
Madicen	0	6000	6000
Total	60000	50000	110000



- Entrepreneur's Contribution 60000
- Investor's Investment 50000
- Total 110000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Hen	0	220000	2640000	2772000	2910600
Total Sales (A)	0	220000	2640000	2772000	2910600
Less. Variable Expense					
Hen	0	90000	1080000	1134000	1190700
Total Variable Expense (B)	0	90000	1080000	1134000	1190700
Contribution Margin (CM) [C=(A-B)]	0	130000	1560000	1638000	1719900
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		1000	12000	12300	12600
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		500	6000	6300	6600
Food		73300	879600	879600	879600
Medicine		10000	120000	120000	120000
Bank Charge		0	0	0	0
Total Fixed Cost (D)		90000	1080000	1080900	1081800
Net Profit (E) [C-D]		40000	480000	557100	638100
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	480000	557100	638100
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		460000	997100
	Total Cash Inflow	530000	1017100	1635200
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	460000	997100	1615200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm :Sorsonipara ,Godagari,
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

