

Proposed NU Business Name: RIYA ENTERPRISE AND POULTRY FARM



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. TASLIMA JAHAN RIYA
Age	:	03-06-1997(20Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Sisters
Address	:	Vill: Gorgobindopur ;P.O: Shakhipur P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASMA AKTER
(iii) Father's name	:	ROFIKUL ISLAM
(iv) GB member's info	:	Branch: Shakhipur, Centre # 33 (Female), Member ID: 4401, Group No: 06 Member since:01-01-2009(09 Years) First loan: BDT 8,000/- Existing loan: BDT 1,00,000/- Outstanding loan: BDT -
Further Information:		
(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 & Skill Own Business and Training Info	:	09 years of business experience. 09 years experience in running business. Yes, He has 09 years training
Other Own/Family Sources of Income	:	Yes, She has a bus .
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793-068556
Mother's Contact No.	:	01720-317151
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASMA AKTER joined Grameen Bank since 09 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	RIYA ENTERPRISE AND POULTRY FARM
Location	:	Vill: Gorgobindopur ;P.O: Shakhipur P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 8,80,0000/-
Financing	:	Self BDT 8,00,000(from existing business) 91% Required Investment BDT 80,000(as equity) 09%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	40 ft x 18 ft= 720 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; Hen and Egg.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from Gazipur in Tangail.▪Agreed grace period is 3 months.

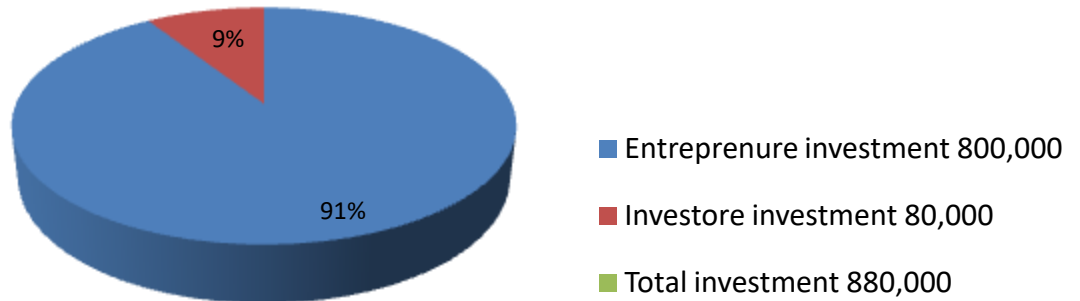
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hen and Egg	9,000	270,000	3,240,000
Total Sales (A)	9,000	270,000	3,240,000
Less. Variable Expense			
Hen and Egg	7,200	216,000	2,592,000
Total variable Expense (B)	7,200	216,000	2,592,000
Contribution Margin (CM) [C=(A-B)]	1800	54,000	648,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		1200	14,400
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		400	4,800
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		47,400	568,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Hen	2000	400	800000	Feed	36	2200	79,200	879,200
	0	0	0	Medicine	1	800	800	800
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			0			0	0	0
Total			800000			3000	80,000	880,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Hen and Egg	12,000	360,000	4,320,000	4,536,000	4,762,800
		0	0	0	0
Total Sales (A)	12,000	360,000	4,320,000	4,536,000	4,762,800
Less. Variable Expense		0	0	0	0
Hen and Egg	9,600	288,000	3,456,000	3,628,800	3,810,240
Total variable Expense (B)	9,600	288,000	3,456,000	3,628,800	3,810,240
Contribution Margin (CM) [C=(A-B)]	2,400	72,000	864,000	907,200	952,560
Less. Fixed Expense			0	0	0
Rent		0	0	0	0
Electricity Bill		1200	14,400	15,120	15,876
Transportation		0	0	0	0
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		400	4,800	5,040	5,292
Non Cash Item			0	0	0
Depreciation		0	0	0	0
Total Fixed Cost		6,600	79,200	83,160	87,318
Net Profit (E) [C-D]		65,400	784,800	824,040	865,242
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	784,800	824040	865242
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		752800	1544840
	Total Cash Inflow	864,800	1,576,840	2,410,082
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	752,800	1,544,840	2,378,082

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 09 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







