

Proposed NU Business Name: **MS AFJAL ENTERPRISE**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUR RAB
Age	:	08-08-1984(32 Years)
Education, till to date	:	M S S
Marital status	:	Married
Children	:	2 Son & 1 Daughter
No. of siblings:	:	2 Brothers & 7 Sisters
Address	:	Vill: Baludiar , P.O: Sholuya P.S: Carghat 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	:	Late. RABIA
(iii) Father's name	:	MD. ABDUL OHAB
(iv) GB member's info	:	Branch: Nimpara , Carghat ,Centre # 65 (Female), Member ID: 5116/1,Group No:01 Member since: 1997 to 2007 (10 Years) First loan: 2,000 taka.
Further Information:		Existing Loan: BDT 8,000 Outstanding loan ; BDT
(v) Who pays GB loan installment	:	Fathers
(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	:	05 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-554044
Wife's Contact No.	:	01917-353843
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DATE. RABIA joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS AFJAL ENTERPRISE
Location	:	Baludiar , Sholuya , Carghat , Rajshahi .
Total Investment in BDT	:	BDT 217,000/-
Financing	:	Self BDT 167,000/- (from existing business) 77% 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	:	3- Bhiga
Security of the shop	:	BDT 17,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Guava .▪Average 30 % gain on sales..▪The business is operating by entrepreneur. Existing 1 employee.▪One will be appointed after getting equity fund.▪The land is under lease.▪Collects goods from Garden▪Agreed grace period is 3 months.

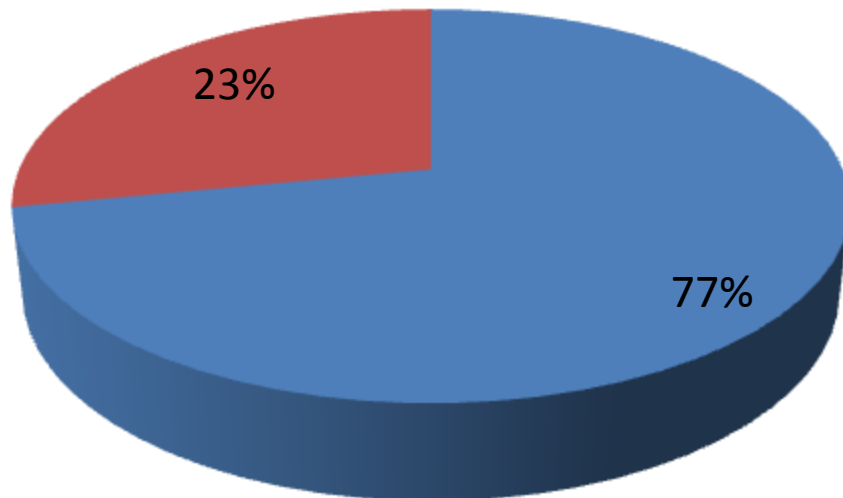
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Guava (4 ct x 4,800)	19,200	230,400
Total Sales (A)	19,200	230,400
Less. Variable Expense		
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	19,200	230,400
Less. Fixed Expense		
Lease Payment	1,000	12,000
Transportation	500	6,000
Salary (self)	5,000	60,000
Salary (staff)	6,000	72,000
Entertainment	-	-
Mobile Bill	300	3,600
Bank Charge	100	1,200
Total fixed Cost (D)	12,900	154,800
Net Profit (E) [C-D]	6,300	75,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Guava Tree (500 x 300)	150,000	0	150,000
Lease Payment	0	40,000	40,000
Fertilizer, Insect killer	0	10,000	10,000
Security	17,000	-	17,000
Total	167,000	50,000	217,000

Source of Finance



■ Entrepreneur's Contribution 167,000

■ Investor's Investment 50,000

■ Total 217,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Guava (5 ct x 4,800)	24,000	288,000	302,400	317,520
Total Sales (A)	24,000	288,000	302,400	317,520
Less. Variable Expense				
	-	-	-	-
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	24,000	288,000	302,400	317,520
Less. Fixed Expense				
Lease Payment	1,000	12,000	12,000	12,000
Transportation	600	7,200	7,560	7,938
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	6,000	72,000	72,000	72,000
Entertainment	-	-	-	-
Mobile Bill	400	4,800	5,040	5,292
Bank Charge	100	1,200	1,200	1,200
Total Fixed Cost	13,100	157,200	157,800	158,430
Net Profit (E) [C-D]	10,900	130,800	144,600	159,090
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	130,800	144,600	159,090
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	110,800	124,600
	Total Cash Inflow	180,800	255,400	283,690
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	110,800	235,400	263,690

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 2 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









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