

Proposed NU Business Name: **PAYERA KHAMAR**



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. PINTU ISLAM
Age	:	16-11-1982(34 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	4 Brothers & 1 Sisters
Address	:	Vill: Puthia ,P.O: Puthia ,P.S: Puthai, 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. MONOYARA BEGUM
(iii) Father's name	:	Late . KARRAB MONDOL
(iv) GB member's info	:	Branch: Puthia ,Centre # 45 (Female), Member ID: 4348,Group No:04 Member since: 2007 (10 Years) First loan: 8,000 taka.
Further Information:		Existing Loan: BDT 27,000 Outstanding loan ; BDT 24,301
(v) Who pays GB loan installment	:	Self
(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	:	12 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782-943371
Wife's Contact No.	:	01783-714847
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONOYARA BEGOM joined Grameen Bank since 10 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	:	PAYARA KHAMAR
Location	:	Puthia , Rajbari , Rajshahi .
Total Investment in BDT	:	BDT 254,000/-
Financing	:	Self BDT 204,000/- (from existing business) 80% Required Investment BDT 50,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	4- Bhiga
Security of the shop	:	BDT 104,000/-
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.

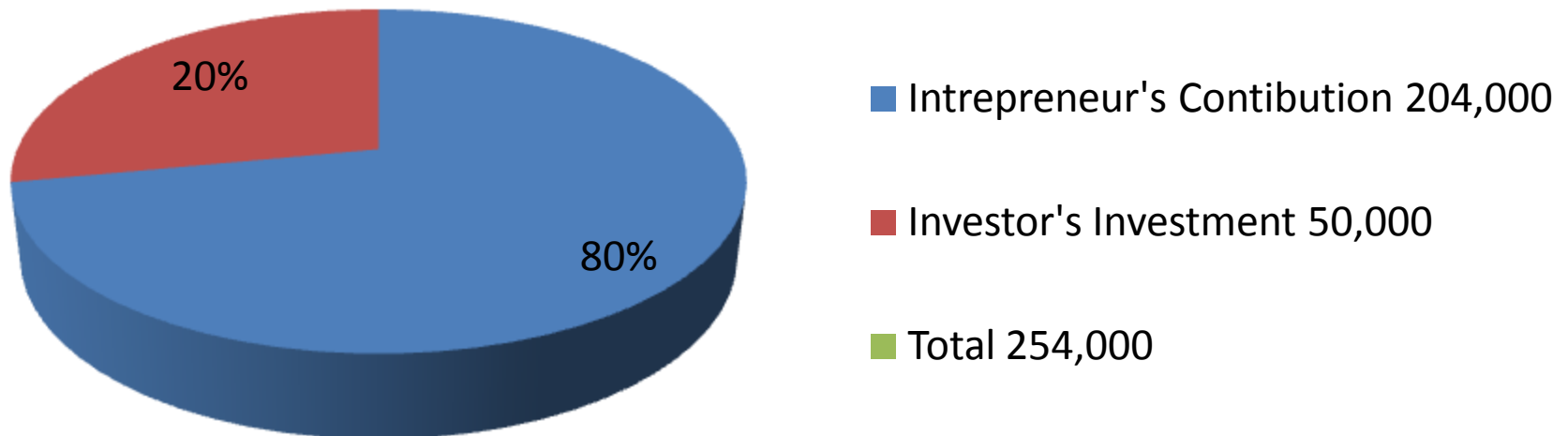
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Guava (4 ct x 4,750)	19,000	228,000
Total Sales (A)	19,000	228,000
Less. Variable Expense		
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	19,000	228,000
Less. Fixed Expense		
Lease Payment	1,444	17,328
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Salary (staff)	5,000	60,000
Entertainment	200	2,400
Fertilizer, Insect killer	1,000	12,000
Mobile Bill	300	3,600
Bank Charge	100	1,200
Total fixed Cost (D)	14,044	168,528
Net Profit (E) [C-D]	4,956	59,472

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Guava Tree (500 x 200)	100,000	0	100,000
Lease Payment	0	25,000	25,000
Fertilizer, Insect killer	0	25,000	25,000
Security	104,000	-	104,000
Total	204,000	50,000	254,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Guava (5 ct x 47,50)	23,750	285,000	299,250	314,212
Total Sales (A)	23,750	285,000	299,250	314,212
Less. Variable Expense				
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	23,750	285,000	299,250	314,212
Less. Fixed Expense				
Lease Payment	1,444	17,328	17,328	17,328
Transportation	1,500	18,000	18,900	19,845
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	2,400	2,400
Fertilizer, Insect killer	1,500	18,000	18,900	19,845
Mobile Bill	300	3,600	3,600	3,600
Bank Charge	100	1,200	1,200	1,200
Total Fixed Cost	15,044	180,528	182,328	184,218
Net Profit (E) [C-D]	8,706	104,472	116,922	129,994
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	104,472	116,922	129,994
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	84,472	96,922
	Total Cash Inflow	154,472	201,394	226,916
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	84,472	181,394	206,916

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







ড্রেড লাইসেন্স

লাইসেন্স নং- ৯৪

তারিখ:

শ্রীযুক্ত মোঃ আব্দুল

স্বামী, পানসি বেঙ্গল

বিলা, পানসি

সিঙ্গা, মুক্তি

সন লাইসেন্স ৫৪ ধারা মোতাবেক ২০২৬

