

Proposed NU Business Name: **EKTEJAR PHEYARA CHASHI**



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Puthia, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	EKTEJAR
Age	:	21-07-1985(31 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Fokirpara ,P.O: Nondongasi ,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	:	ANJUYARA BEGUM
(iii) Father's name	:	MUNJUR RAHMAN
(iv) GB member's info	:	Branch: Nimpara ,Charghat ,Centre # 6 (Female), Member ID: 1107/2,Group No:01 Member since: 2000 to (017Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 90,000 Outstanding loan ; BDT 36,333
(v) Who pays GB loan installment	:	Brother
(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	:	07 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-891919
Brother 's Contact No.	:	01774-786104
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANJUARA BEGUM joined Grameen Bank since 17 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	:	EKTEJAR PHEYARA CHASHI
Location	:	Kutipara,Nondongashi , Carghat , Rajshahi .
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 170,000/- (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	:	2.5 Bhiga
Security of the shop	:	BDT -80,000
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.

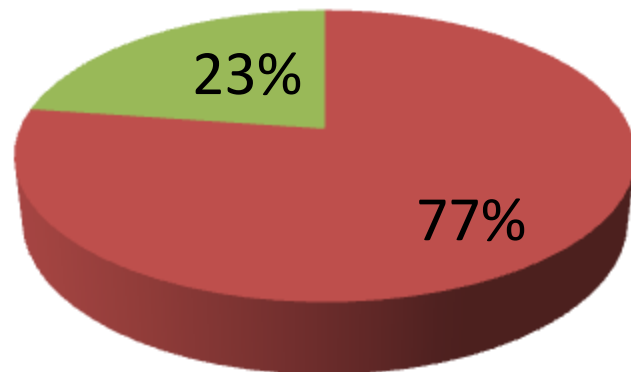
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Guava (5 x 5,000)	25,000	300,000
Total Sales (A)	25,000	300,000
Less. Variable Expense		
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	25,000	300,000
Less. Fixed Expense		
Lease Payment	6,666	79,992
Transportation	500	6,000
Salary (self)	5,000	60,000
Salary (staff)	3,000	36,000
Entertainment	200	2,400
Fertilizer, Insect killer	2,000	24,000
Mobile Bill	200	2,400
Total fixed Cost (D)	17,566	210,792
Net Profit (E) [C-D]	7,434	89,208

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Guava Tree (300x300)	90,000	-	90,000
Lease	-	40,000	40,000
Fertilizer & Insect killer	-	10,000	10,000
Security	80,000	-	80,000
Total	170,000	50,000	220,000

Source of Finance



■ Entrepreneur's Contribution 170,000

■ Investor's Investment 50,000

■ Total 220,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Guava (6 ct x 5,000)	30,000	360,000	378,000	396,900
Total Sales (A)	30,000	360,000	378,000	396,900
Less. Variable Expense				
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	30,000	360,000	378,000	396,900
Less. Fixed Expense				
Lease Payment	6,666	79,992	79,992	79,992
Transportation	1,000	12,000	12,600	13,230
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	3,000	36,000	36,000	36,000
Entertainment	200	2,400	2,400	2,400
Fertilizer, Insect killer	2,000	24,000	24,000	24,000
Mobile Bill	200	2,400	2,400	2,400
Total Fixed Cost	18,066	216,792	217,392	218,022
Net Profit (E) [C-D]	11,934	143,208	160,608	178,878
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	143,208	160,608	178,878
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	123,208	140,608
	Total Cash Inflow	193,208	283,816	319,486
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	123,208	263,816	299,486

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







