

Proposed NU Business Name: **NUJMUL PAYERA KHAMAR**



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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	:	<b>MD. NAJMUL HOQUE</b>
Age	:	19-02-1985 (32 Years )
Education, till to date	:	MSS
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brothers
Address	:	Vill: Noyapara,P.O: Nondonpur ,P.S: Puthia, 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	:	<b>MST. NAJMA BEGUM</b>
(iii) Father's name	:	<b>MD. GOLAM MOSTOFA</b>
(iv) GB member's info	:	Branch: Baneshwar ,Puthia ,Centre # 33 (Female), Member ID: 5062/1,Group No:07 Member since: 2001 to(16 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 66,000 Outstanding loan ; BDT 53,666
(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	:	08 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-016798
Father 's Contact No.	:	01747-560708
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NAJMA BEGOM** joined Grameen Bank since 16 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	:	<b>NAJMUL PAYARA KHAMAR</b>
Location	:	Dhopapara, Vallukgasi, Puthia , Rajshahi .
Total Investment in BDT	:	BDT 610,000/-
Financing	:	Self BDT 560,000/- (from existing business) 92% Required Investment BDT 50,000(as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	6- Bhiga
Security of the shop	:	BDT -400,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Guava .</li><li>▪Average 30 % gain on sales..</li><li>▪The business is operating by entrepreneur. Existing 1 employee.</li><li>▪One will be appointed after getting equity fund.</li><li>▪The land is under lease.</li><li>▪Collects goods from Garden</li><li>▪Agreed grace period is 3 months.</li></ul>

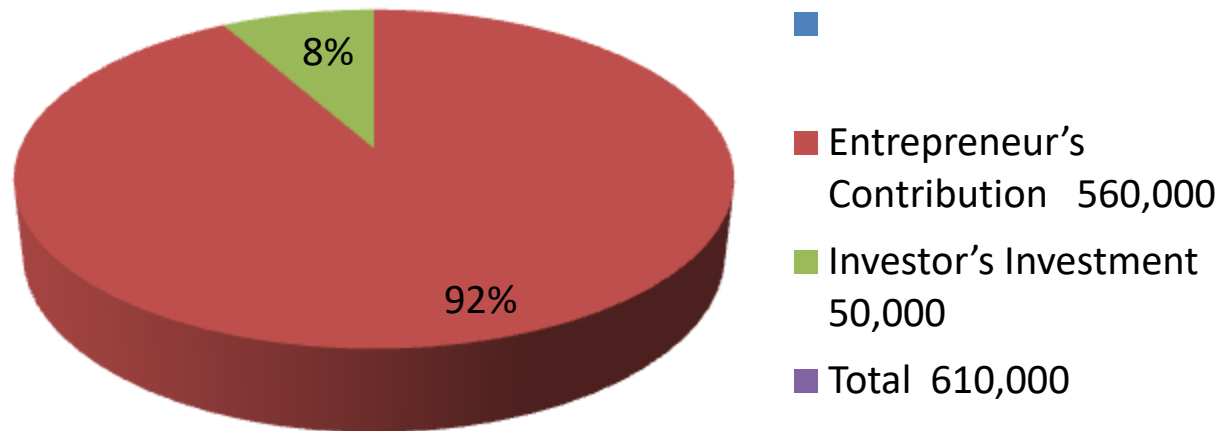
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Guava (6 x 5,000)	30,000	360,000
<b>Total Sales (A)</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Variable Expense</b>		
<b>Total variable Expense (B)</b>	-	-
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>		
Lease Payment	8,333	99,996
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Salary (staff)	5,000	60,000
Day labor	-	-
Entertainment	-	-
Fertilizer, Insect killer	2,000	24,000
Mobile Bill	300	3,600
Bank Charge	100	1,200
<b>Total fixed Cost (D)</b>	<b>21,733</b>	<b>260,796</b>
<b>Net Profit (E) [C-D]</b>	<b>8,267</b>	<b>99,204</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Guava Tree (800x200)	160,000	0	160,000
Lease	-	40,000	40,000
Fertilizer	-	10,000	10,000
Security	400,000	-	400,000
<b>Total</b>	<b>560,000</b>	<b>50,000</b>	<b>610,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>				
Guava (7 ct x 5,000)	35,000	420,000	441,000	463,050
<b>Total Sales (A)</b>	<b>35,000</b>	<b>420,000</b>	<b>441,000</b>	<b>463,050</b>
<b>Less. Variable Expense</b>				
<b>Total variable Expense (B)</b>	-	-	-	-
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>35,000</b>	<b>420,000</b>	<b>441,000</b>	<b>463,050</b>
<b>Less. Fixed Expense</b>				
Lease Payment	8,333	99,996	99,996	99,996
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
Fertilizer, Insect killer	2,500	30,000	31,500	33,075
Mobile Bill	300	3,600	3,600	3,600
Bank Charge	100	1,200	1,200	1,200
<b>Total Fixed Cost</b>	<b>22,733</b>	<b>272,796</b>	<b>275,196</b>	<b>277,716</b>
<b>Net Profit (E) [C-D]</b>	<b>12,267</b>	<b>147,204</b>	<b>165,804</b>	<b>185,334</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	147,204	165,804	185,334
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	127,204	145,804
	<b>Total Cash Inflow</b>	<b>197,204</b>	<b>293,008</b>	<b>331,138</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>127,204</b>	<b>273,008</b>	<b>311,138</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 2 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest



















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शाहीन बाग  
नरम भांडार भांडार

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