

Proposed NU Business Name: **FOLER PAIKARI BYABOSHA**



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Bagha, Rajshahi

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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

|  |   |   |
|--|---|---|
| Name   | : | <b>ANISUR RAHMAN(AKASE)</b>   |
| Age  | : | 13-01-1990 (27 Years )  |
| Education, till to date                          | : | Class-IX  |
| Marital status                                   | : | Married   |
| Children   | : | -   |
| No. of siblings:                                 | : | 01 Brother & 03 Sister  |
| Address  | : | Vill: Miyapur , P.O: Charghat, P.S: Charghat, 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. ARIJAN BEGUM</b>  |
| (iii) Father's name                              | : | <b>MD. ABDUR RAKIB</b>  |
| (iv) GB member's info                            | : | Branch:Charghat,Centre # 27(Female),<br>Member ID: 10181,Group No:12<br>Member since: 28-03-2013(04Years)<br>First loan: 10,000 taka. |
| Further Information:                             |   | Existing Loan: BDT 27,000 Outstanding loan: 14,450 BDT  |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 04 years.<br>He has no training.                            |
| Other Own/Family Sources of Income  | : | Car Driver  |
| Other Own/Family Sources of Liabilities   | : | Car Business  |
| Entrepreneur Contact No.  | : | 01788-569000  |
| Wife's Contact No.  | : | 01625-104097  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi . |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ARIJAN BEGUM** joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>FOLER PAIKARI BYABOSHA</b>  |
| Location  | : | Miyapur,Charghat, Rajshahi .   |
| Total Investment in BDT                           | : | BDT 100,000/-  |
| Financing   | : | Self BDT 50,000/- (from existing business) 50%<br>Required Investment BDT 50,000(as equity)50 %  |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 3- Bhiga   |
| Security of the shop                              | : | -  |
| 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 50 % 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 Own.</li><li>▪Collects goods from Garden .</li><li>▪Agreed grace period is 3 months.</li></ul> |

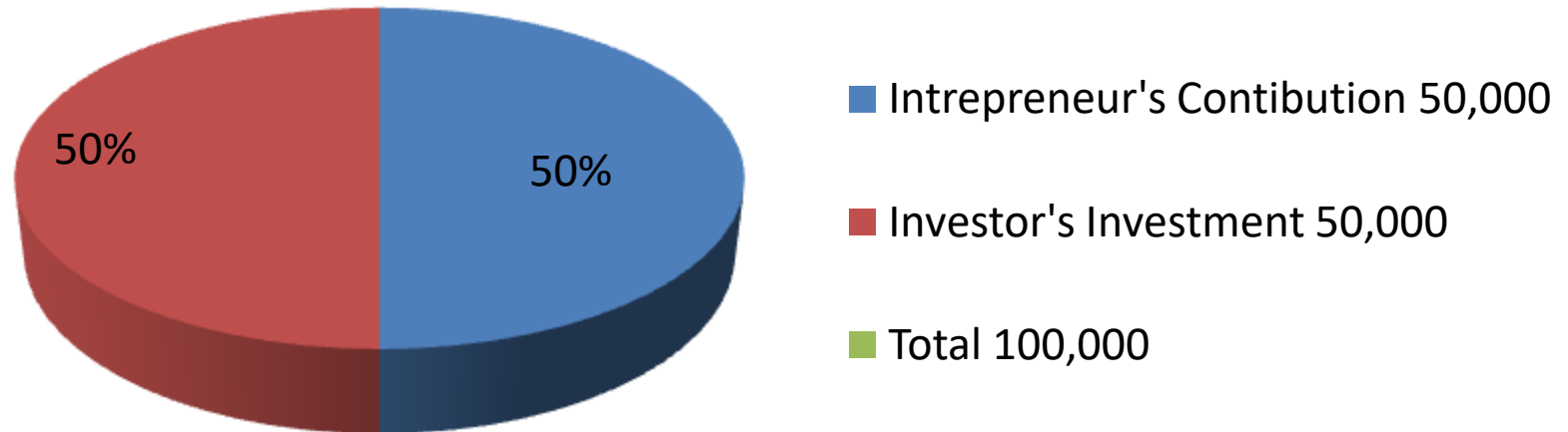
## Existing Business (BDT)

| Particular                                | Monthly       | Yearly         |
|---|---------------|----------------|
| <b>Revenue (sales)</b>                    |               |                |
| Guava (10 ct x 3000)                      | 30,000        | 360,000        |
| <b>Total Sales (A)</b>                    | <b>30,000</b> | <b>360,000</b> |
| <b>Less. Variable Expense</b>             |               |                |
|   | 15,000        | 180,000        |
| <b>Total variable Expense (B)</b>         | 15,000        | 180,000        |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 15,000        | 180,000        |
| <b>Less. Fixed Expense</b>                |               |                |
| Lease Payment                             | 0             | 0              |
| Transportation                            | 1,000         | 12,000         |
| Salary (self)                             | 5,000         | 60,000         |
| Salary (staff)                            | 3,000         | 36,000         |
| Entertainment                             | 0             | 0              |
| Fertilizer & Insect killer                | 1,200         | 14,400         |
| Mobile Bill                               | 200           | 2,400          |
| Bank Charge                               | 100           | 1,200          |
| <b>Total fixed Cost (D)</b>               | <b>10,500</b> | <b>126,000</b> |
| <b>Net Profit (E) [C-D]</b>               | <b>4,500</b>  | <b>54,000</b>  |

## Investment Breakdown

| Particulars               | Existing      | Proposed      | Proposed Total |
|---------------------------|---------------|---------------|----------------|
| Guava Tree (500 x 100)    | 50,000        | 0             | 50,000         |
| Lease Payment             | 0             | 0             | 0              |
| Fertilizer, Insect killer | 0             | 50,000        | 50,000         |
| <b>Total</b>              | <b>50,000</b> | <b>50,000</b> | <b>100,000</b> |

## Source of Finance



## Financial Projection (BDT)

| Particular  | Monthly       | 1st Year       | 2nd Year       | 3 <sup>rd</sup> Year |
|---|---------------|----------------|----------------|----------------------|
| <b>Revenue (sales)</b>                              |               |                |                |                      |
| Guava (12ct x 3000)                                 | 36,000        | 432,000        | 453,600        | 476,280              |
| <b>Total Sales (A)</b>                              | 36,000        | 432,000        | 453,600        | 476,280              |
| <b>Less. Variable Expense</b>                       |               |                |                |                      |
| Guava (12ct x 3000)                                 | 18,000        | 216,000        | 226,800        | 238,140              |
| <b>Total variable Expense (B)</b>                   | 18,000        | 216,000        | 226,800        | 238,140              |
| <b>Contribution Margin (CM)</b><br><b>[C=(A-B)]</b> | 18,000        | 216,000        | 226,800        | 238,140              |
| <b>Less. Fixed Expense</b>                          |               |                |                |                      |
| Lease Payment                                       | 0             | 0              | 0              | 0                    |
| Transportation                                      | 1,000         | 12,000         | 13,000         | 14,000               |
| Salary (self)                                       | 5,000         | 60,000         | 60,000         | 60,000               |
| Salary (staff)                                      | 3,000         | 36,000         | 36,000         | 37,000               |
| Entertainment                                       | 0             | 0              | 0              | 0                    |
| Fertilizer & Insect killer                          | 1,200         | 14,400         | 15,000         | 16,000               |
| Mobile Bill   | 200           | 2,400          | 25,00          | 2,600                |
| Bank Charge   | 100           | 1,200          | 1,300          | 1,400                |
| <b>Total Fixed Cost</b>                             | <b>10,500</b> | <b>126,000</b> | <b>127,800</b> | <b>131,000</b>       |
| <b>Net Profit (E) [C-D]</b>                         | <b>7,500</b>  | <b>90,000</b>  | <b>99,000</b>  | <b>107,140</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  | <b>90,000</b>       | <b>99,000</b>       | <b>107,140</b>     |
| 1.3         | Depreciation (Non cash item)                      | -                   | -                   | -                  |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 70,000              | 149,000            |
|             | <b>Total Cash Inflow</b>                          | <b>140,000</b>      | <b>169,000</b>      | <b>256,140</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>70,000</b>       | <b>149,000</b>      | <b>236,140</b>     |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 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







