

Proposed NU Business Name: **SOBUJ PEARA KHAMAR**



Project identification and prepared by: Md. Shahidul Islam,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SOBUJ AHMED
Age	:	04-06-1994 (22 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	03 Brothers & 02 Sisters
Address	:	Vill: Dakshin gao Para , P.O: Bagha , P.S: Bagha 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	:	AYESHA BEGUM
(iii) Father's name	:	MD MAJED ALI
(iv) GB member's info	:	Branch: Monigram, Bgha , Centre # 78 (Female), Member ID: 6094/3, Group No: 02 Member since: 20-05-2001 to 13-08-2012 (11 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 16000, Outstanding loan: 15648
(v) Who pays GB loan installment	:	NA
(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 experience in running business. 02 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-784038
Sister son's Contact No.	:	01753-077080
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYESHA BEGUM joined Grameen Bank since 11 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOBUJ PEARA KHAMAR
Location	:	Dakshin Milik, Bagha.
Total Investment in BDT	:	BDT 130000/-
Financing	:	Self BDT 80000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Guava▪The business is operating by entrepreneur. Existing no employee.▪The place is rented.▪Agreed grace period is 3 months.

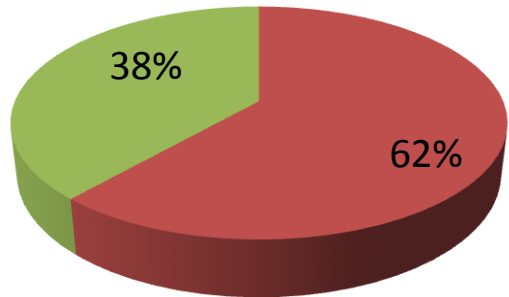
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Guava	700	21000	252000
Total Sales (A)	700	21000	252000
Less Variable Expense			
Insecticides & Fertilizer	70	2100	25200
Total variable Expense (B)	70	2100	25200
Contribution Margin (CM) [C=(A-B)]	630	18900	226800
Less Variable Expense			
Rent		3,400	40800
Transportation		500	6000
Salary (self)		5000	60000
Guard		2000	24000
Bank charge		100	1200
Mobile bill		200	2400
Total fixed cost (D)		11,200	134400
Net Profit (E)= [C-D]		7,700	92400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Guava plants	400	200	80,000	0	0	0	80,000
Insecticides	0	0	0	1	20000	20,000	20,000
Fertilizer	0	0	0	1	30000	30,000	30,000
Total	400	0	80,000	2	0	50,000	130,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Guava	1000	30000	360000	378000	396900
Total Sales (A)	1000	30000	360000	378000	396900
Less Variable Expense					
Insectisides & Fertilizer	120	3600	43200	45360	47628
Total variable Expense (B)	120	3600	43200	45360	47628
Contribution Margin (CM) [C=(A-B)	880	26400	316800	332640	349272
Less Variable Expense					
Rent		3,400	40800	40,800	40800
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Guard		2000	24000	24000	24000
Bank charge		100	1200	1200	1200
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		11,500	49,200	133,700	134200
Net Profit (E)= [C-D]		14900	178800	198,940	215072
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

SR#	<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	178,800	198,940	215072
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		158,800	337740
	Total Cash Inflow	228800	357740	552812
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	158,800	337740	532812

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

Pictures

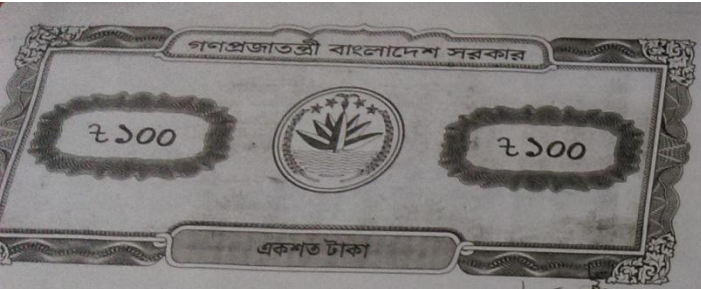












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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL IDENTITY / জাতীয় পরিচয় পত্র

নাম: মোঃ সবেজ আহমেদ
 Name: MD. SOBUZ AHMED
 পিতা: মোঃ হাফিজ আলী
 মাতা: আয়েশা বেগম
 Date of Birth: 04 Jun 1994
 ID NO: 19943121005000006

এই আইডি কার্ডের ব্যবহার শুধুমাত্র পরিচয় প্রমাণের জন্যই করা যাবে। এটি কোনও অন্যান্য উদ্দেশ্যে ব্যবহার করা যাবে না।

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ক্রমিক নং: ১১৩০১০১০

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 জন্ম: ০৪/০৬/১৯৯৪
 পিতা: মোঃ হাফিজ আলী
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শ্রীমান সবেজ

FAMILY PICTURE

