

Proposed NU Business Name: **MOSTAFIJUR PEYARA 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. MOSTAFIJUR RAHMAN
Age	:	06-02-1998(18 years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brothers
Address	:	Vill: Kandra , P.O: Puthia 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	:	MST. ROZINA BEGOM
(iii) Father's name	:	MD. ABDUS SAMAD
(iv) GB member's info	:	Branch: Nimpara, Carghat ,Centre # 13(Female), Member ID: 4376/3,Group No:04 Member since: 2007(09 Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 26,700 BDT
(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	:	05 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01626-412610
Father's Contact No.	:	01747-475044
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROZINA BEGOM joined Grameen Bank since 09 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	:	MOSTAFIZUR PEYARA KHAMAR
Location	:	Kandra , Puthia , Rajshahi .
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/- (from existing business) 74% Required Investment BDT 50,000(as equity)26 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	6- Bhiga
Security of the shop	:	300,000
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.

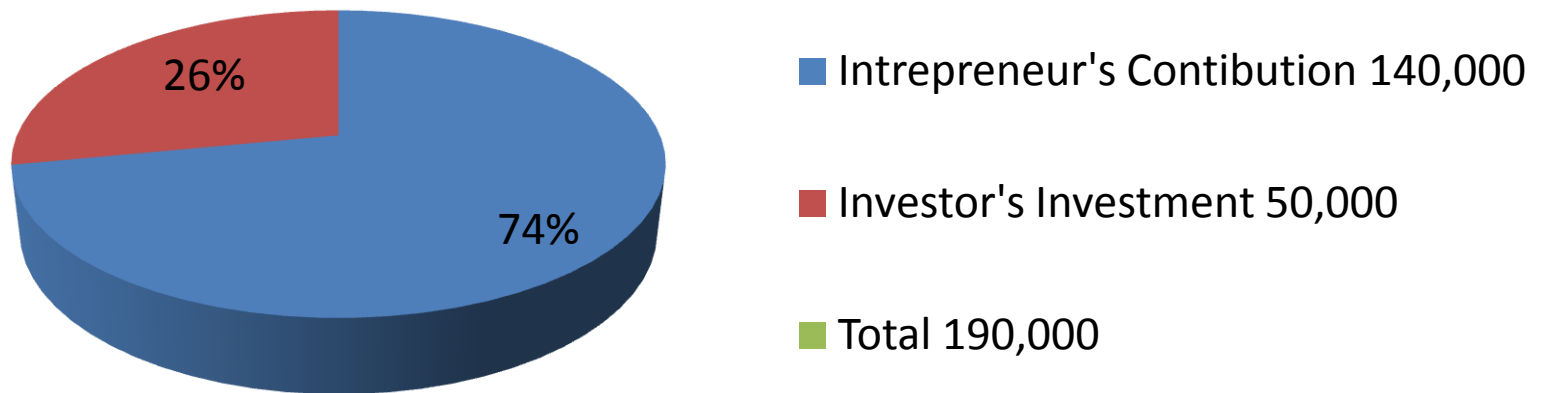
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Guava (14 ct x 3000)	42,000	504,000
Total Sales (A)	42,000	504,000
Less. Variable Expense		
	-	-
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	42,000	504,000
Less. Fixed Expense		
Lease Payment	16,666	199,992
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Salary (staff)	8,000	96,000
Entertainment	500	6,000
Fertilizer & Insect killer	1,000	12,000
Mobile Bill	300	3,600
Bank Charge	100	1,200
Total fixed Cost (D)	32,566	390,792
Net Profit (E) [C-D]	9,434	113,208

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Guava Tree (700 x 200)	140,000	0	140,000
Lease Payment	0	25,000	25,000
Fertilizer, Insect killer	0	25,000	25,000
Total	140,000	50,000	190,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Guava (16 ct x 3,000)	48,000	576,000	604,800
Total Sales (A)	48,000	576,000	604,800
Less. Variable Expense			
	-	-	-
Total variable Expense (B)	-	-	-
Contribution Margin (CM) [C=(A-B)]	48,000	576,000	604,800
Less. Fixed Expense			
Lease Payment	16,666	199,992	209,991
Transportation	1,500	18,000	18,900
Salary (self)	5,000	60,000	60,000
Salary (staff)	8,000	96,000	96,000
Entertainment	500	6,000	6,000
Fertilizer & Insect killer	1,500	18,000	18,900
Mobile Bill	300	3,600	3,600
Bank Charge	100	1,200	1,200
Total Fixed Cost	33,566	402,792	414,591
Net Profit (E) [C-D]	14,434	173,208	190,209
Investment Payback		30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	173,208	190,209
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus		153,208
	Total Cash Inflow	223,208	343,417
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)	30,000	30,000
	Total Cash Outflow	70,000	30,000
3	Net Cash Surplus	153,208	323,417

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

PICTURE











গ্রামীণ ব্যাংক

মহাজ প্রাথমিক দাশবর্ষ

কেন্দ্রীয় প্রকল্প
নাম: মহাজ প্রাথমিক দাশবর্ষ