

Proposed NU Business Name: **NABAB 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. NABAB ALI |
| Age | : | 14-12-1987(29 Years) |
| Education, till to date | : | MBA |
| Marital status | : | Unmarried |
| Children | : | - |
| No. of siblings: | : | 1 Brothers & 2 Sisters |
| Address | : | Vill: Patiakandi ,P.O: Nondongasi ,P.S: Cargat , 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. ASIA BEGUM |
| (iii) Father's name | : | MD. MOSLEM ALI |
| (iv) GB member's info | : | Branch: Nimpara , Carghat ,Centre # 66 (Female), Member ID: 5268/2,Group No:02 Member since: 10/02/2008 to(9 Years) First loan: 6,000 taka. |
| Further Information: | | Existing Loan: BDT 14,000 Outstanding loan ; BDT 7,542 |
| (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 | : | 06 years. He has no training. |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01735-691292 |
| Father 's Contact No. | : | 01764-197165 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi . |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ASIA BEGOM joined Grameen Bank since 09 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | NABAB PEYARA KHAMAR |
| Location | : | Patiakandi , Nondongasi , Cargat , Rajshahi . |
| Total Investment in BDT | : | BDT 185,000/- |
| Financing | : | Self BDT 135,000/- (from existing business) 73% Required Investment BDT 50,000(as equity) 27% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 4- Bhiga |
| Security of the shop | : | BDT - |
| 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. |

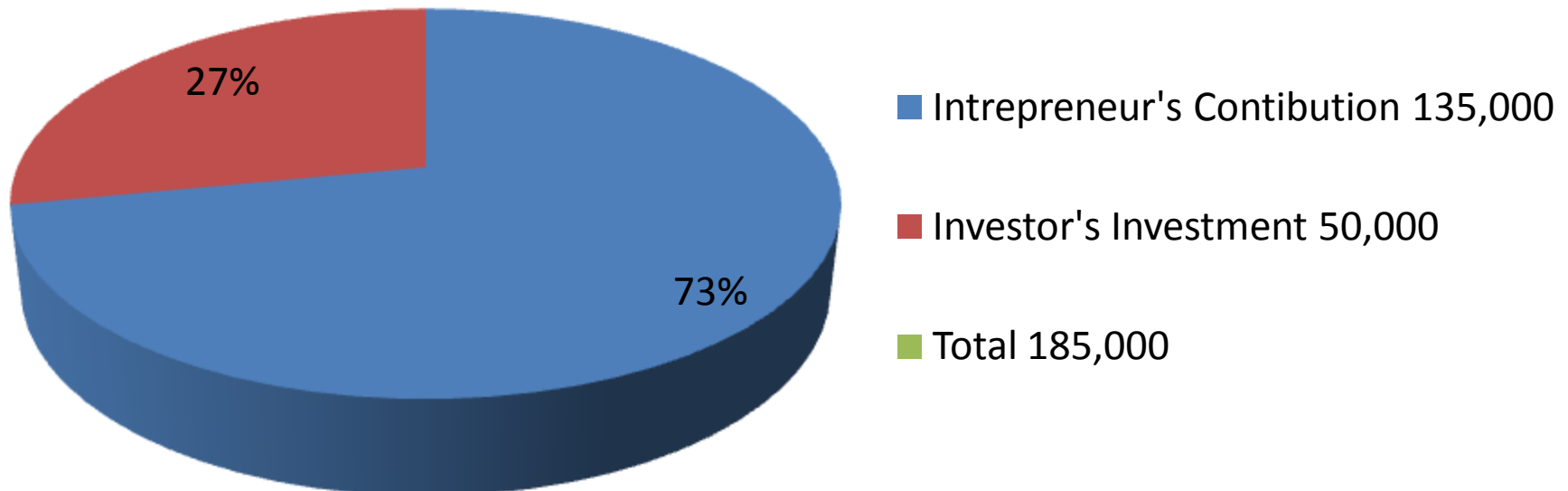
Existing Business (BDT)

| Particular | Monthly | Yearly |
|---|---------------|----------------|
| Revenue (sales) | | |
| Guava (9 x 3,500) | 31,500 | 378,000 |
| Total Sales (A) | 31,500 | 378,000 |
| Less. Variable Expense | | |
| | | |
| Total variable Expense (B) | - | - |
| Contribution Margin (CM) [C=(A-B)] | 31,500 | 378,000 |
| Less. Fixed Expense | | |
| Lease Payment | - | - |
| Transportation | 2,000 | 24,000 |
| Salary (self) | 5,000 | 60,000 |
| Salary (staff) | 4,000 | 48,000 |
| Day labor | 6,000 | 72,000 |
| Entertainment | - | - |
| Fertilizer, Insect killer | 5,000 | 60,000 |
| Mobile Bill | 200 | 2,400 |
| Bank Charge | 100 | 1,200 |
| Total fixed Cost (D) | 22,300 | 267,600 |
| Net Profit (E) [C-D] | 9,200 | 110,400 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|----------------------|----------------|---------------|----------------|
| Guava Tree (610x200) | 122,000 | 0 | 122,000 |
| Me thin | 8,000 | 0 | 8,000 |
| Spray me thin | 5,000 | 0 | 5,000 |
| Lease | - | 20,000 | 20,000 |
| Fertilizer | - | 20,000 | 20,000 |
| Insect killer | - | 10,000 | 10,000 |
| Total | 135,000 | 50,000 | 185,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year | 3 rd Year |
|---|---------------|----------------|----------------|----------------------|
| Revenue (sales) | | | | |
| Guava (11 ct x 3,500) | 38,500 | 462,000 | 485,100 | 509,355 |
| Total Sales (A) | | | | |
| Less. Variable Expense | 38,500 | 462,000 | 485,100 | 509,355 |
| Total variable Expense (B) | - | - | - | - |
| Contribution Margin (CM) [C=(A-B)] | 38,500 | 462,000 | 485,100 | 509,355 |
| Less. Fixed Expense | | | | |
| Lease Payment | - | - | - | - |
| Transportation | 2,500 | 30,000 | 31,500 | 33,075 |
| Salary (self) | 5,000 | 60,000 | 60,000 | 60,000 |
| Salary (staff) | 4,000 | 48,000 | 48,000 | 48,000 |
| Day labor | 6,000 | 72,000 | 72,000 | 72,000 |
| Entertainment | - | - | - | - |
| Fertilizer, Insect killer | 5,000 | 60,000 | 60,000 | 60,000 |
| Mobile Bill | 300 | 3,600 | 3,780 | 3,969 |
| Bank Charge | 100 | 1,200 | 1,200 | 1,200 |
| Total Fixed Cost | 22,900 | 274,800 | 276,480 | 278,244 |
| Net Profit (E) [C-D] | 15,600 | 187,200 | 208,620 | 231,111 |
| 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 | 187,200 | 208,620 | 231,111 |
| 1.3 | Depreciation (Non cash item) | - | - | - |
| 1.4 | Opening Balance of Cash Surplus | - | 167,200 | 188,620 |
| | Total Cash Inflow | 237,200 | 375,820 | 419,731 |
| 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 | 167,200 | 355,820 | 399,731 |

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

Pictures







FAMILY PICTURE

