

Proposed NU Business Name: **SURAJ 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. SURAJ ALI SARDER
Age	:	10-10-1982(34 Years)
Education, till to date	:	B B S
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brothers & 1 Sisters
Address	:	Vill: Kanaipara , P.O: Zeupara 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. JAHANARA BEGOM
(iii) Father's name	:	Date: ABDUL ALIM SARDER
(iv) GB member's info	:	Branch: Puthia ,Centre # 69(Female), Member ID: 6864/1,Group No:02 Member since: 2006(10Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 15,000 Outstanding loan: 13,680 BDT
(v) Who pays GB loan installment	:	Brothers
(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.	:	01713-779370
Wife's Contact No.	:	01747-667600
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA BEGOM joined Grameen Bank since 10 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	:	SURAJ PEYARA KHAMAR
Location	:	Kanaipara,Zeupara, Puthia , Rajshahi .
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000(as equity)33 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	3.5- Bhiga
Security of the shop	:	50,000/-
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.

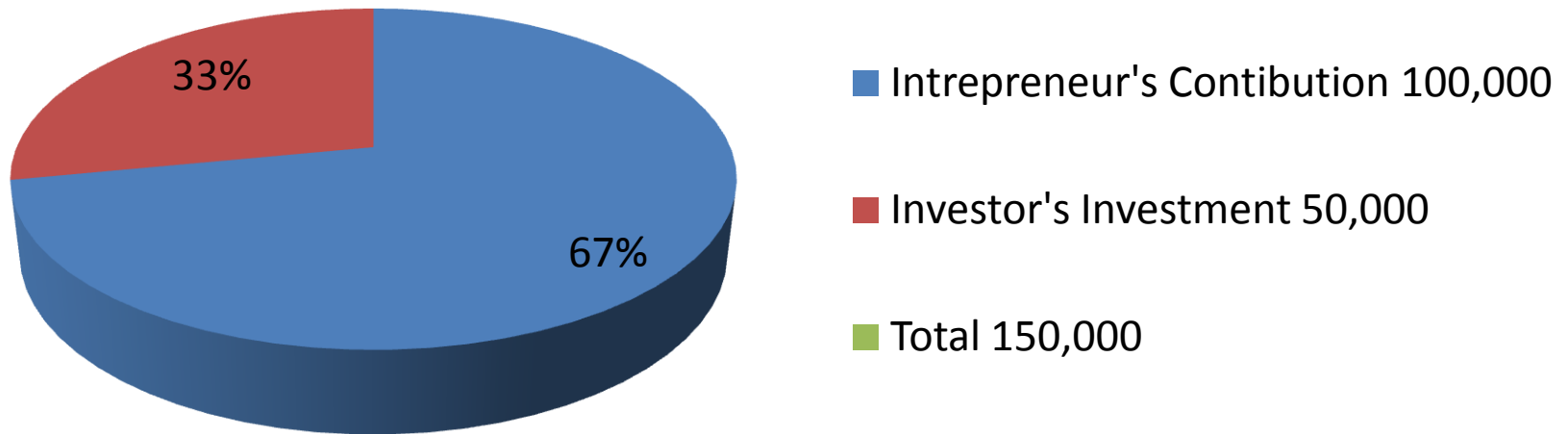
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Guava (09 ct x 3000)	27,000	324,000
Total Sales (A)	27,000	324,000
Less. Variable Expense		
	-	-
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	27,000	324,000
Less. Fixed Expense		
Lease Payment	4,166	49,992
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Salary (staff)	8,000	96,000
Entertainment	300	3,600
Fertilizer & Insect killer	1,000	12,000
Mobile Bill	200	2,400
Bank Charge	100	1,200
Total fixed Cost (D)	19,766	237,192
Net Profit (E) [C-D]	7,234	86,808

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Guava Tree (500 x 200)	100,000	0	100,000
Lease Payment	0	40,000	40,000
Fertilizer, Insect killer	0	10,000	10,000
Total	100,000	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Guava (11 ct x 3,000)	33,000	396,000	415,800	436,590
Total Sales (A)	33,000	396,000	415,800	436,590
Less. Variable Expense				
	-	-	-	-
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	33,000	396,000	415,800	436,590
Less. Fixed Expense				
Lease Payment	4,166	49,992	49,992	49,992
Transportation	1,500	18,000	18,900	19,845
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	8,000	96,000	96,000	96,000
Entertainment	300	3,600	3,600	3,600
Fertilizer & Insect killer	1,500	18,000	18,900	19,845
Mobile Bill	200	2,400	2,400	2,400
Bank Charge	100	1,200	1,200	1,200
Total Fixed Cost	20,766	249,192	250,992	252,882
Net Profit (E) [C-D]	12,234	146,808	164,808	183,708
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	146,808	164,808	183,708
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		126,808	144,808
	Total Cash Inflow	196,808	291,616	328,516
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	126,808	271,616	308,516

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













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কমলাকান্ত
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অর্থক প্রদানের দাখল

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