

Proposed NU Business Name: **SOBUJ PEYARA BAGAN**



Project identification and prepared by: Md Lokman Hakim,
Godagari Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HABIBUR RAHMAN
Age	:	04-05-1988 (29 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	5 Brothers & 1 Sister
Address	:	Vill: Bosontopur , P.O: Premtoli, P.S: Godagari, 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	:	MOST. MOMTAZ BEGUM
(iii) Father's name	:	MD. HOKIKUL
(iv) GB member's info	:	Branch: Gogram Godagari, Centre # 25 (Female), Member ID: 2421, Group No: 02 Member since: 12-01-2014 (03 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 25,000/-, Outstanding loan: 12,272/-
(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	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01963-057940
Family's Contact No.	:	01704-551903
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MOMTAZ BEGUM joined Grameen Bank since 03 years ago. At first She took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SOBUJ PEYARA BAGAN
Location	:	Bosontopur, Premtolli, Godagari, Rajshahi
Total Investment in BDT	:	BDT 265,000/-
Financing	:	Self BDT 215,000/--(from existing business) 81% Required Investment BDT 50,000/--(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	1.2 Acr
Implementation	:	<ul style="list-style-type: none">▪Guava Cultivator.▪Average 40% gain on sales.▪The business is operating by entrepreneur himself. Existing no labor.▪The land is under leasing.▪One labor will be appointed after getting equity fund.▪Collects goods from Godagari.▪Agreed grace period is 3 months.

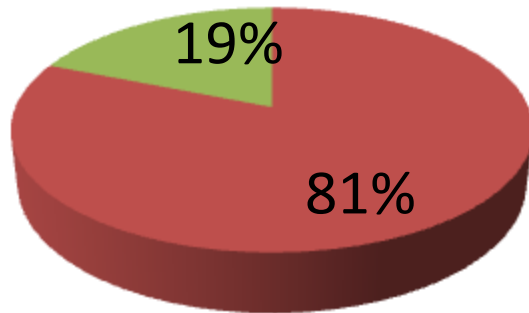
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Guava (8 x 2000)	16,000	192,000
Total Sales (A)	16,000	192,000
Less. Variable Expense		
Fertilizer, Irrigation & Insect killer	2,000	24,000
Total variable Expense (B)	2,000	24,000
Contribution Margin (CM) [C=(A-B)]	14,000	168,000
Less. Fixed Expense		
Bank Charge	100	1,200
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	500	6,000
Total fixed Cost (D)	5,800	69,600
Net Profit (E) [C-D]	8,200	98,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Guava Sapling	900	200	180,000	800	62.5	50,000	230,000
Lease	1	35000	35,000	0	0	0	35,000
Total	901		215,000	800		50,000	265,000

Source of Finance



- Entrepreneur's Contribution 215,000
- Investor's Investment 50,000
- Total 265,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Guava (16 x 2000)	32,000	384,000	403,200	423,360
Total Sales (A)	32,000	384,000	403,200	423,360
Less. Variable Expense				
Fertilzer, Irrigation & Insect killer	4,000	48,000	50,400	52,920
Total variable Expense (B)	4,000	48,000	50,400	52,920
Contribution Margin (CM) [C=(A-B)]	28,000	336,000	352,800	370,440
Less. Fixed Expense				
Bank Charge	100	1,200	1,200	1,200
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,000	12,000	14,000	16,000
Salary (staff)	6,000	72,000	72,000	72,000
Lease payment	2,300	27,600	27,600	27,600
Total Fixed Cost	14,700	176,400	178,800	181,300
Net Profit (E) [C-D]	13,300	159,600	174,000	189,140
Investment Payback		20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	159,600	174,000	189,140
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		139,600	293,600
	Total Cash Inflow	209,600	313,600	482,740
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	139,600	293,600	462,740

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 2 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of guava garden;
Regular customers;

THREATS

Theft
Political unrest

Pictures







FAMILY PICTURE

