

Proposed NU Business Name: **RUSTOM PEARA BAGAN**



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RUSTOM ALI
Age	:	09/05/1991(26Years)
Education, till to date	:	M.A
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brother
Address	:	Vill: Kathalbaria,P.O:PremtoliP.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	:	SHULI KHATUN
(iii) Father's name	:	MD. ANSAR ALI
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #41(Female), Member ID:4884/2 , Group No:06 Member since:15/04/2009 First loan: BDT -5000
Further Information:		Existing Loan: BDT 68000, Outstanding loan:45310
(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	:	01years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Fish Project
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01720903976
Father's Contact No.	:	01768924254
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHULI KHATUN joined Grameen Bank since 09 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	:	RUSTOM PEARA BAGAN
Location	:	Kathalbaria, Premtoli, Godagari, Rajshahi
Total Investment in BDT	:	BDT 150000/-
Financing	:	Self BDT 100000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	ft x ft= 3 BIGHA 2 KATHA
Security of the 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 employees.▪ Average gain▪ The farm is owned.▪ Agreed grace period is 3 months.

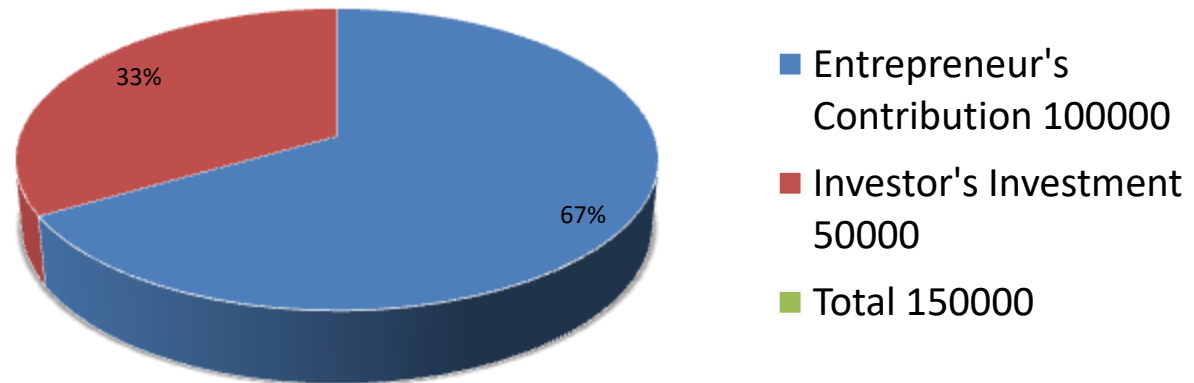
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Guava Sales	0	18000	216000
Total Sales (A)	0	18000	216000
Less. Variable Expense			
Guava Sales	0	0	0
Total Variable Expense (B)	0	0	0
Contribution Margin(CM) [C=(A-B)]	0	18000	216000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		1000	12000
Transportation		300	3600
Food/other		0	0
Medicine		4000	48000
Bank Charge/gurd		0	0
Total Fixed Cost (D)		10500	126000
Net Profit (E) [C-D]		7500	90000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Peara Tree	100000	40000	140000
Medicine	0	10000	10000
	0	0	0
Total	100000	50000	150000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Guava Sales		18000	216000	226800	238140
Total Sales (A)		18000	216000	226800	238140
Less. Variable Expense					
Guava Sales		0	0	0	0
Total Variable Expense (B)		0	0	0	0
Contribution Margin (CM) [C=(A-B)]		18000	216000	226800	238140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	300	600
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		1000	12000	12000	12000
Transportation		300	3600	3900	4200
Food		0	0	0	0
Medicine		4000	48000	48000	48000
Bank Charge		0	0	0	0
Total Fixed Cost (D)		10500	126000	126900	127800
Net Profit (E) [C-D]		7500	90000	99900	110340
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	90000	99900	110340
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		70000	149900
	Total Cash Inflow	140000	169900	260240
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	70000	149900	240240

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 01Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Kathalbaria,
Premtoli,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest







Family picture

