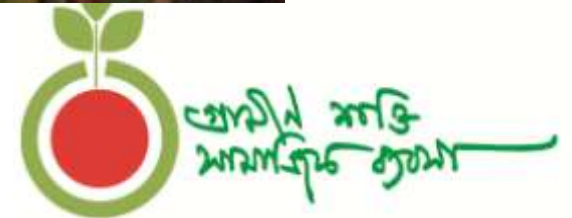


Proposed NU Business Name: **SHAHIDUL PEYARA KHAMAR**



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. SHAHIDUL ISLAM
Age	:	23-03-1984 (19 Years)
Education, till to date	:	Class -5
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Baludiar ,P.O:Sholuya ,P.S: Carghat , 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. ZORINA BEGUM
(iii) Father's name	:	LATE. KAIMUDDIN
(iv) GB member's info	:	Branch: Nimpara , Carghat ,Centre # 35 (Female), Member ID: 8825/5,Group No:10 Member since: 2002 to (15 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 20,000 Outstanding loan ; BDT 19,080
(v) Who pays GB loan installment	:	Self
(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	:	10 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-072445
Brother 's Contact No.	:	01728-654061
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ZORINA BEGUM joined Grameen Bank since 15 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	:	SHAHIDUL PEYERA KHAMAR
Location	:	Sholuya , Carghat ,Rajshahi.
Total Investment in BDT	:	BDT 155,000/-
Financing	:	Self BDT 105,000/- (from existing business) 68% Required Investment BDT 50,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	2.5- Bhiga
Security of the shop	:	BDT -45,000
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 no 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 (5x 3,000)	15,000	180,000
Total Sales (A)	15,000	180,000
Less. Variable Expense		
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less. Fixed Expense		
Lease Payment	7,50	9,000
Transportation	500	6,000
Salary (self)	5,000	60,000
Fertilizer, Insect killer	3,000	36,000
Mobile Bill	300	3,600
Total fixed Cost (D)	9,550	114,600
Net Profit (E) [C-D]	5,450	65,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Guava Tree (300x200)	60,000	-	60,000
Lease	-	50,000	50,000
Security	45,000		45,000
Total	105,000	50,000	155,000

Source of Finance

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Guava (6 ct x 3,000)	18,000	216,000	226,800	238,140
Total Sales (A)	18,000	216,000	226,800	238,140
Less. Variable Expense				
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	18,000	216,000	226,800	238,140
Less. Fixed Expense				
Lease Payment	7,50	9,000	9,000	9,000
Transportation	500	6,000	6,000	6,000
Salary (self)	5,000	60,000	60,000	60,000
Fertilizer, Insect killer	3,500	42,000	44,100	46,305
Mobile Bill	300	3,600	3,600	3,600
Total Fixed Cost	10,050	120,600	122,700	124,905
Net Profit (E) [C-D]	7,950	95,400	104,100	113,235
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	95,400	104,100	113,235
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	75,400	84,100
	Total Cash Inflow	145,400	179,500	197,335
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	75,400	159,500	177,335

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



(১২) (১) নং বিধান দ্রষ্টব্য

২নং শালুয়া ইউনিয়ন পরিষদ

পোস্ট : শালুয়া, থানা : চারঘাট, জেলা : রাজশাহী।

562

ভূমি লাইসেন্স

সুকনং ০৩

সাহিদুল মেথান গ্রাম

সাইলেন্স নং ৫৩২

সাইলেন্সীর নাম মোঃ সাহিদুল ইসলাম পিতা মোঃ কাইয়ুমুদ্দিন

ঠিকানা বালুদিয়া, শালুয়া, চারঘাট, রাজশাহী,

পেশা বৃত্তি ও ব্যবসার ধরণ চৌধুরা - চাষ

বনাম থাকার মেয়াদ ২০১৭-২০১৮ ইং অর্থ বছর - হিমাল

একত কি এর পরিমাণ : (অংকে) = ২৫০৭ কথার দুইচারত মাস

তারিখ ০৩/০৮/২০১৭ ইং

মো. কবির হোসেন

০৩/০৮/১৭

চেয়ারম্যান
উপজেলা পরিষদ
শালুয়া

২নং শালুয়া ইউনিয়ন পরিষদ
চারঘাট, রাজশাহী।









