

Proposed NU Business Name: MD MOYEN UDDIN PEARA KHAMAR



Project identification and prepared by, Md Sahjamal Sirazi
Puthiya Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD MOYEN UDDIN |
| Age | : | 12-02-1983 (33 Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Married |
| Children | : | 1 Son |
| No. of siblings: | : | 01 Brother 01 Sister |
| Address | : | Vill: Jewpara P.O: Jewpara P.S: Puthiya , 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 HAFIZA BEGUM |
| (iii) Father's name | : | MD MONTAZ HOSSAIN |
| (iv) GB member's info | : | Branch: Puthiya ,Centre # 32 (Female), Member ID: 2233/2 , Group No: 01 Member since: 1997 to 28-08-07 (10 Years) First loan: BDT 5000 |
| Further Information: | | Existing Loan: BDT 5000 Outstanding loan: Nil |
| (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 | : | 07 years experience in running business. Own business 05 years. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01737-508818 |
| Mother's Contact No. | : | 01737-396328 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd Puthiya Unit, Rajshahi. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST HAFIZA BEGUM joined Grameen Bank since 10 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MD MOYEN UDDIN PEARA KHAMAR |
| Location | : | Jhalmalia, Puthiya, Rajshahi |
| Total Investment in BDT | : | BDT 370,000/- |
| Financing | : | Self BDT 320,000/-(from existing business) 86% Required Investment BDT 50,000/-(as equity) 14% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 4 Bigha |
| 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 sale.▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed after receiving equity money.▪Collects goods from Jhalmalia.▪Agreed grace period is 3 months. |

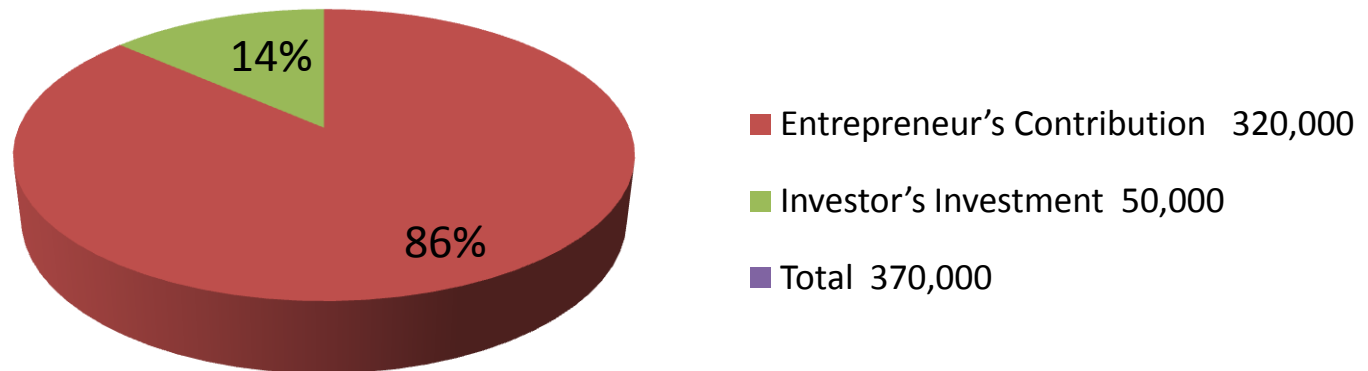
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|--------|
| Revenue(Sales) | | | |
| Guava | 870 | 26100 | 313200 |
| Total Sales (A) | 870 | 26100 | 313200 |
| Less Variable Expense | | | |
| Fertilizer & insecticides | 40 | 1200 | 14400 |
| Total variable Expense (B) | | | |
| Contribution Margin (CM) [C=(A-B)] | 830 | 24900 | 298800 |
| Less Variable Expense | | | |
| Rent | | 3,300 | 39600 |
| Transportation | | 1,000 | 12000 |
| Salary (self) | | 5000 | 60000 |
| Salary(Staff) | | 6000 | 72000 |
| Bank charge | | 100 | 1200 |
| Mobile bill | | 300 | 3600 |
| Total fixed cost (D) | | 15,700 | 188400 |
| Net Profit (E)= [C-D] | | 9,200 | 110400 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|----------------------------|-----|------------|----------------|----------|------------|---------------|----------------|
| Particulars | Qty | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Guava Plant | 800 | 400 | 320,000 | 0 | 0 | 0 | 320,000 |
| Fertilizers & insecticides | 0 | 0 | 0 | 1 | 50000 | 50,000 | 50,000 |
| Total | | 400 | 320,000 | 1 | 0 | 50,000 | 370,000 |

Source of Finance



Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 |
|---|-------|---------|---------------|---------|
| Revenue(Sales) | | | | |
| Guava | 1350 | 40500 | 486000 | 510300 |
| Total Sales (A) | 1350 | 40500 | 486000 | 510300 |
| Less Variable Expense | | | | |
| Fertilizer & insecticides | 70 | 2100 | 25200 | 26460 |
| Total variable Expense (B) | | | | |
| Contribution Margin (CM) [C=(A-B)] | 1,280 | 38400 | 460800 | 510300 |
| Less Variable Expense | | | | |
| Rent | | 3,300 | 39,600 | 39,600 |
| Transportation | | 1,500 | 18000 | 19,000 |
| Salary (self) | | 5000 | 60000 | 60,000 |
| Salary(Staff) | | 11000 | 132000 | 132,000 |
| Bank charge | | 100 | 1200 | 1,200 |
| Mobile bill | | 350 | 4200 | 4,300 |
| Total fixed cost (D) | | 21,150 | 253800 | 254,900 |
| Net Profit (E)= [C-D] | | 17250 | 207000 | 255,400 |
| Investment Payback | | | 30,000 | 30,000 |

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

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 50,000 | |
| 1.2 | Net Profit | 207,000 | 255,400 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 177,000 |
| | Total Cash Inflow | 257000 | 432400 |
| 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) | 30000 | 30000 |
| | Total Cash Outflow | 80,000 | 30000 |
| 3 | Net Cash Surplus | 177,000 | 402400 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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





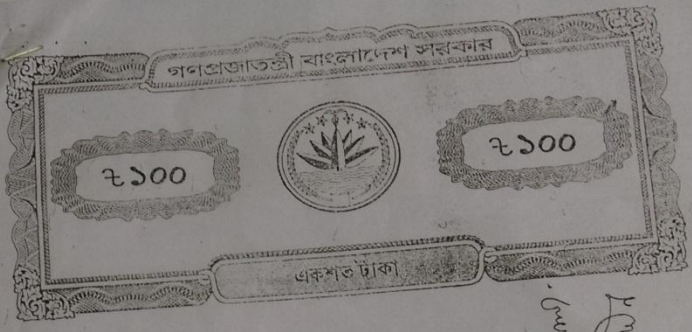




স্বস্ত্যায়ন পত্র

আমি মোঃ মোঃ রহিম, স্বামী: মোঃ মোঃ রহিম, পিতা: মোঃ মোঃ রহিম, মাতা: মোঃ মোঃ রহিম। এই মর্মে স্বস্ত্যায়ন জরুরি হোক।
 মোঃ মোঃ রহিম
 ১৯৯৭ সালের ০২/০২/১৯
 স্বস্ত্যায়ন পত্র

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গ্রামীণ ব্যাংক

মহাজ গ্রামের পাশবর্তী

নাম: মোঃ মোঃ রহিম
 কেন্দ্রের নাম: মোঃ মোঃ রহিম
 পিতা:

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয়পত্র

নাম: মোঃ মোঃ উদ্দিন
 Name: Md Moysen Uddin
 পিতা: মোঃ মোঃ রহিম
 মাতা: মোঃ মোঃ রহিম
 Date of Birth: 12 Feb 1987
 ID NO: 691635129

পুঠিয়া পৌরসভা
 পুঠিয়া, রাজশাহী।

নাম: মোঃ মোঃ উদ্দিন
 পিতা: মোঃ মোঃ রহিম
 মাতা: মোঃ মোঃ রহিম
 ১৯৯৭ সালের পৌর প্রশাসন লাইসেন্স নং: ১০১৯/১৯
 পেশা ও ব্যবসায়িক কর্ম।

ব্যবহার স্থান: রাজশাহী
 জারি নং: ৪০০৭

প্রশাসক/সেতার, পুঠিয়া, পৌরসভা
 স্বীকৃতিতে লাইসেন্স অনুমতি প্রদান করা হইবে।

লাইসেন্স ফি: ৪০০/-
 নোটিশ ফি:
 জরিমানা ফি: ৩০/-
 মোট পুঞ্জ ফি: ১/-
 নোটিশ জারী খরচ:

চুক্তি স্মারক

১। মোঃ মোঃ উদ্দিন - পিতা: মোঃ মোঃ রহিম
 মা: মোঃ মোঃ রহিম
 পুঠিয়া - রাজশাহী।

২। মোঃ মোঃ উদ্দিন - পিতা: মোঃ মোঃ রহিম
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 পুঠিয়া - রাজশাহী।

মোঃ মোঃ উদ্দিন - পিতা: মোঃ মোঃ রহিম
 মা: মোঃ মোঃ রহিম
 পুঠিয়া - রাজশাহী।

FAMILY PICTURE

