Proposed NU Business Name: DUI BHAI PEARA KHAMAR



Project identification and prepared by: Md Ebadat Hossain Puthiya Unit, Rajshahi

Project verified by: Md Abdul Manna Talukdar



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta`					
Name	:	MD SHARIFUL ISLAM (TIPU)			
Age	•	20-07-1983 (33 Y <i>ears)</i>			
Education, till to date	:	HSC			
Marital status	:	Married			
Children	:	02 Sons			
No. of siblings:	:	02 Brothers 01 Sister			
Address		Vill: Kanaipara P.O: Jeupara P.S: Puthiya , Dist: Rajshahi			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MST SAJEDA BEGUM LATE MD ABDUL MAZID SARKAR Branch: Puthiya , Centre # 39 (Female), Member ID: 7292/1, Group No: 11 Member since: 1995 to 2005 (20 Years) First Ioan: BDT 5000/-			
Further Information: (v) Who pays GB loan installment	:	Existing loan : BDT 40000 Outstanding loan: NIL NA			
(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	:	05 years experience in running business. 02 Years in own business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-656341
Family's Contact No.	:	01763-548428
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthiya Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SAJEDA BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info						
Business Name	:	DUI BHAI PEARA KHAMAR				
Location	:	Jaygir para, Puthiya				
Total Investment in BDT	:	BDT 195,000/-				
Financing	:	Self BDT 145,000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%				
Present salary/drawings from business (estimates)	:	BDT 5,000				
Proposed Salary	:	BDT 5,000				
Size of shop	:	6 Bigha				
Implementation	:	 The business is planned to be scaled up by investment in existing goods like Guava etc . The business is operating by entrepreneur. Existing 01 employee. After getting equity fund 01 employee will be appointed. Collects goods from Puthiya. Agreed grace period is 3 months. 				

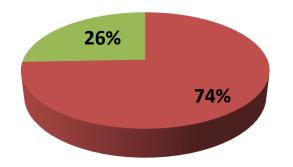
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Guava	750	22500	270000
Total Sales (A)	750	22500	270000
Less Variable Expense			
Fertilizer & insecticides	50	1500	18000
Total variable Expense (B)	50	1500	18000
Contribution Margin (CM) [C=(A-B)	700	21000	252000
Less Variable Expense			
Rent		2,500	30000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Bank charge		100	1200
Mobile bill		200	2400
Total fixed cost (D)		13,300	159600
Net Profit (E)= [C-D]		7,700	92400

Investment	Brea	kd	lown

	Existi	ng	Proposed				
Particulars	articulars Qty		Amount	Qty Unit		Amount	Proposed
			(BDT)		Price	(BDT)	Total
Guava Plant	700	50	35,000	0	0	0	35,000
Fertilizers &	0	0	0	1	20000	20,000	20,000
insectisides							
Others	200	400	80,000	1	0	0	80,000
Lease	0	0	0	1	30000	30,000	30,000
Security	1	30000	30,000	0	0	0	30,000
Total		30450	145,000	3	0	50,000	195,000

Source of Finance



Entrepreneur's Contribution 145,000
Investor's Investment 50,000
Total 195,000

Financia	al Proje	ection			
Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Guava	1000	30000	360000	378000	396900
Total Sales (A)	1000	30000	360000	378000	396900
Less Variable Expense					
Fertilizer & insecticides	80	2400	28800	30240	31752
Total variable Expense (B)	80	2400	28800	30240	31752
Contribution Margin (CM) [C=(A-B)	920	27600	331200	347760	365148
Less Variable Expense					
Rent		2,500	30,000	30,000	30000
Transportation		800	9600	8,600	21000
Salary (self)		5000	60000	60,000	60000
Salary(Staff)		5000	60000	60,000	60000
Bank charge		100	1200	1,200	1200
Mobile bill		300	3600	4,300	4400
Total fixed cost (D)		13,600	163200	162,900	175400
Net Profit (E)= [C-D]		14000	168000	184,860	189748
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)							
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)			
1	Cash Inflow						
	Investment Infusion by						
1.1	Investor	50,000					
1.2	Net Profit	168,000	184,860	189748			
1.3	Depreciation (Non cash item)						
1.4	Opening Balance of Cash Surplus		148,000	312860			
	Total Cash Inflow	218000	332860	502608			
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)	20000	20000	20000			
	Total Cash Outflow	70,000	20000				
3	Net Cash Surplus	148,000	312860	482608			



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 0 Family:0 Others:0 Experience & Skill: 05 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

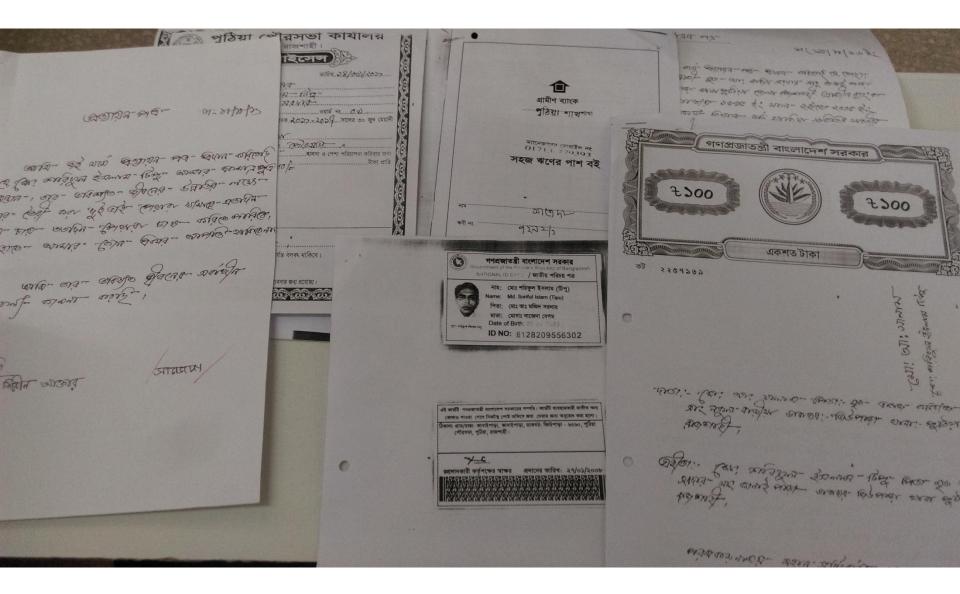
Pictures











FAMILY PICTURE

