

## Proposed NU Business Name: **ASADUL PAYARA KHAMER**



Project identification and prepared by: Md.Sohel Mia ,  
Rajshahi Sadar Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.ASADUL HAQUE</b>
Age	:	29-01-1988(29 Years)
Education, till to date	:	Class Viii
Marital status	:	Married
Children	:	1 Son ,1 Daughter.
No. of siblings:	:	4 Brothers
Address	:	Vill: Bijoy nagor , P.O:Rajabari hat , 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	:	<b>MST:CHENBANU BEGUM</b>
(iii) Father's name	:	<b>MD.ABDUS SALAM</b>
(iv) GB member's info	:	Branch: Daupara Godagari, Centre 74(Female), Member ID: 2321, Group No: 01 Member since: 11/12/2013(4Years) First loan: BDT 7,000
Further Information:		Existing Loan: BDT 90000, Outstanding loan:74546
(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	:	7 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.	:	01962-526193
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:**CHENBANU BEGUM** joined Grameen Bank since 4 years ago. At first she took 27,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

## Proposed Nobin Udyokta Business Info

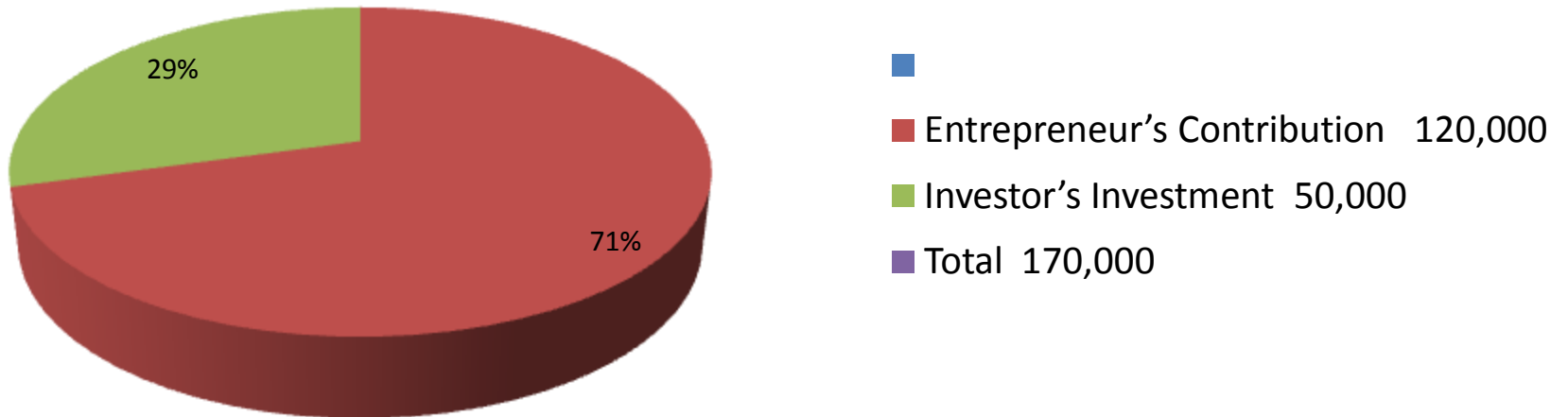
Business Name	:	<b>ASADUL PAYARA KHAMER</b>
Location	:	Vill: Tal dari , P.O:Rajabari , P.S:Godagari, Dist: Rajshahi
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 100,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7 bega,8 kata.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing.</li><li>▪Average 90% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 01 employee will be appointed.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Guava		30,000	360000
<b>Total Sales (A)</b>		30,000	360000
<b>Less. Variable Expense</b>			
Insecticide		3,000	36000
<b>Total variable Expense (B)</b>		3,000	36000
<b>Contribution Margin (CM) [C=(A-B)]</b>		27,000	324000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment		300	3,600
Salary (staff)		4000	48,000
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>10,400</b>	<b>124,800</b>
<b>Net Profit (E) [C-D]</b>		<b>16,600</b>	<b>199,200</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Guava	600	200	120,000				120,000
Land rent						50,000	50,000
<b>Total</b>	<b>600</b>	<b>200</b>	<b>120,000</b>			<b>50,000</b>	<b>170,000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Guava		35000	420000	441000	463050
<b>Total Sales (A)</b>		35000	420000	441000	463050
<b>Less. Variable Expense</b>					0
Insecticide		3500	42000	44100	46305
<b>Total variable Expense (B)</b>		3500	42000	44100	46305
<b>Contribution Margin (CM) [C=(A-B)]</b>		31500	378000	396900	416745
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		300	3600	3700	3800
Mobile Bill		300	3600	3700	3800
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6200	6300
Entertainment		300	3600	3700	3800
Salary (staff)		4000	48000	48000	48000
Security Gard					
Bank service Charge		100	1200	1200	1200
<b>Total Fixed Cost</b>		10500	126000	126500	77700
<b>Net Profit (E) [C-D]</b>		21000	252000	270400	339045
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	252000	270400	339045
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		<b>232000</b>	<b>482400</b>
	<b>Total Cash Inflow</b>	<b>302,000</b>	<b>502400</b>	<b>821445</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>232,000</b>	<b>482400</b>	<b>801445</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 7 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Taldari,Rajabari.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

