

Proposed NU Business Name: **SHPON 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. SHPON KOBRISH
Age	:	17-09-1997 (19 Years)
Education, till to date	:	Class -8
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brothers & 1 Sisters
Address	:	Vill: Kanaipara ,P.O:Zeupara ,P.S: Puthia , 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. GOLJERA
(iii) Father's name	:	MD. SHAHIN KOBRAJ
(iv) GB member's info	:	Branch: Puthia ,Centre # 39 (Female), Member ID: 3972/4,Group No:04 Member since: 2010 to (05Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 10,000 Outstanding loan ; BDT 9,120
(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	:	04 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793-863814
Father 's Contact No.	:	01992-262845
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. GOLJERA 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 Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHPON PEYERA KHAMAR
Location	:	Jholmolia , Ghospara , Puthia ,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	:	3- Bhiga
Security of the shop	:	BDT -240,000
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.

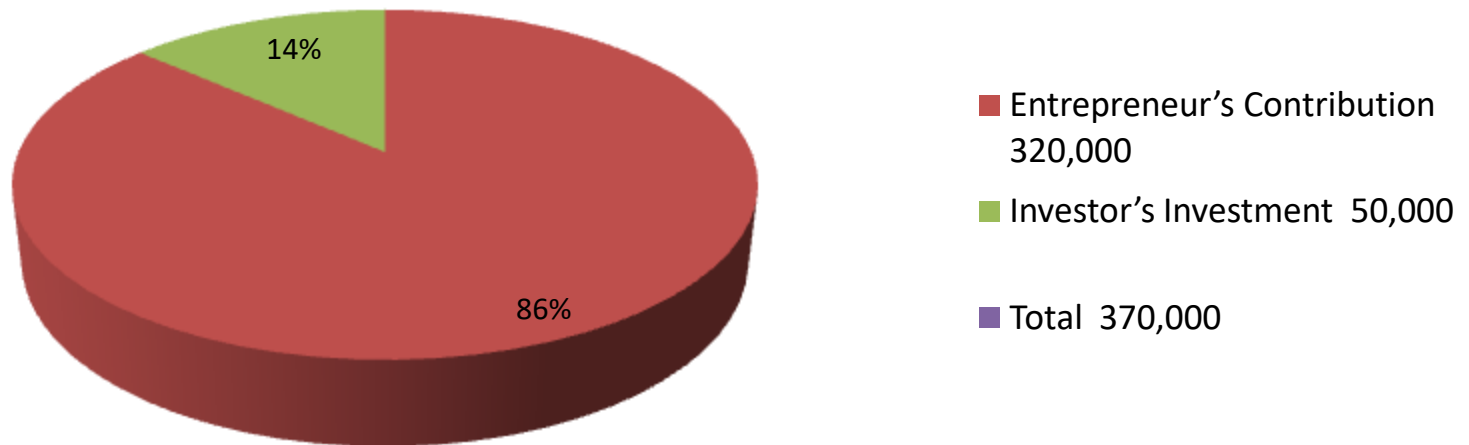
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Guava (6 x 2,500)	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	4,000	48,000
Transportation	500	6,000
Salary (self)	5,000	60,000
Fertilizer, Insect killer	1,000	12,000
Mobile Bill	200	2,400
Total fixed Cost (D)	10,700	128,400
Net Profit (E) [C-D]	4,300	51,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Guava Tree (400x200)	80,000	0	80,000
Lease	-	40,000	40,000
Fertilizer & Insect killer	-	10,000	10,000
Security	240,000	-	240,000
Total	320,000	50,000	370,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Guava (7 ct x 2,500)	17,500	210,000	220,500	231,525
Total Sales (A)	17,500	210,000	220,500	231,525
Less. Variable Expense				
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	17,500	210,000	220,500	231,525
Less. Fixed Expense				
Lease Payment	4,000	48,000	48,000	48,000
Transportation	500	6,000	6,000	6,000
Salary (self)	5,000	60,000	60,000	60,000
Fertilizer, Insect killer	1,000	12,000	12,000	12,000
Mobile Bill	300	3,600	3,780	3,969
Total Fixed Cost	10,800	129,600	129,780	129,969
Net Profit (E) [C-D]	6,700	80,400	90,720	101,556
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	80,400	90,720	101,556
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	60,400	70,720
	Total Cash Inflow	130,400	151,120	172,276
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	60,400	131,120	152,276

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





