

Proposed NU Business Name: **ANWAR PEYARA CHASH**



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Puthia, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ANWAR HOSSAIN
Age	:	05-03-1983 (33 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	2 Sons & 1 Daughter
No. of siblings:	:	2 Brothers 1 Sister
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. AMBIA
(iii) Father's name	:	MD. AKRAM HOSSSEN
(iv) GB member's info	:	Branch: Puthia , Centre # 42 (Female), Member ID: 4272,Group No:02 Member since: 2005(11 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 60,000 Outstanding loan: 8,920 BDT
(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	:	03 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture (BDT 6000/-)
Entrepreneur Contact No.	:	01772-854676
Brother's Contact No.	:	01983-728734
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia , Unit, Rajshahi .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMBIA joined Grameen Bank since 11 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	:	ANWAR PEYARA CHASH
Location	:	East kanaipara, Puthia , Rajshahi .
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/- (from existing business) 75% Required Investment BDT 50,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	3 Bhiga
Security of the shop	:	60,000
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 1 employee.▪One will be appointed after getting equity fund.▪The land is under lease.▪Collects goods from Garden .▪Agreed grace period is 3 months.

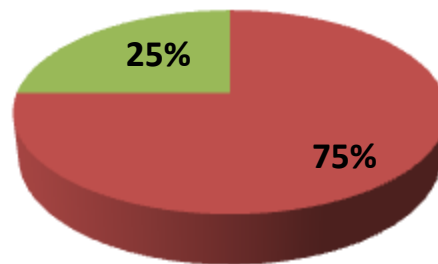
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Guava (5 ct x 4,800)	24,000	288,000
Total Sales (A)	24,000	288,000
Less. Variable Expense		
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	24,000	288,000
Less. Fixed Expense		
Lease Payment	5,000	60,000
Transportation	1,000	12,000
Salary (self)	5,000	60,000
salary (staff)	6,000	72,000
Bank Charge	100	1,200
Mobile	300	3,600
Total fixed Cost (D)	17,400	208,800
Net Profit (E) [C-D]	6,600	79,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Guava Tree (450 x 200)	90,000		90,000
Lease Pament		40,000	40,000
Fertilizer, Insect killer		10,000	10,000
Security	60000		60000
Total	150,000	50,000	200,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Guava (7 ct x 4,800)	33,600	403,200	423,360	444,528
Total Sales (A)	33,600	403,200	423,360	444,528
Less. Variable Expense				
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	33,600	403,200	423,360	444,528
Less. Fixed Expense				
Lease Payment	5,000	60,000	60,000	60,000
Transportation	1,500	18,000	18,900	19,845
Salary (self)	5,000	60,000	60,000	60,000
salary (staff)	6,000	72,000	72,000	72,000
Bank Charge	100	1,200	1,200	1,200
Mobile	500	6,000	6,300	6,615
Total Fixed Cost	18,100	217,200	218,400	219,660
Net Profit (E) [C-D]	15,500	186,000	204,960	224,868
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			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	150,000	179,260	197438
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		130,000	289260
	Total Cash Inflow	200000	309260	486698
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	20000
3	Net Cash Surplus	130,000	289260	466698

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 03 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









