

Proposed NU Business Name: **JAKIR 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. JAKIR HOSSAIN
Age	:	18-09-1996(20 Years)
Education, till to date	:	B A
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother
Address	:	Vill: Nawapara , P.O: Nondonpur 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. JORINA BEGOM
(iii) Father's name	:	MD. ALLAL UDDIN
(iv) GB member's info	:	Branch: Puthia ,Centre # 33 (Female), Member ID: 2336/2,Group No:01 Member since: 1995(21 Years) First loan: 2,000 taka.
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: 2,280 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	:	05 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture (BDT 6000 Monthly)
Entrepreneur Contact No.	:	01723-583072
Father's Contact No.	:	01751-485582
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JARINA BEGOM joined Grameen Bank since 21 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAKIR PEYARA KHAMAR
Location	:	Dhopapara, Puthia , Rajshahi .
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/- (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	:	4- Bhiga
Security of the shop	:	80,000/-
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.

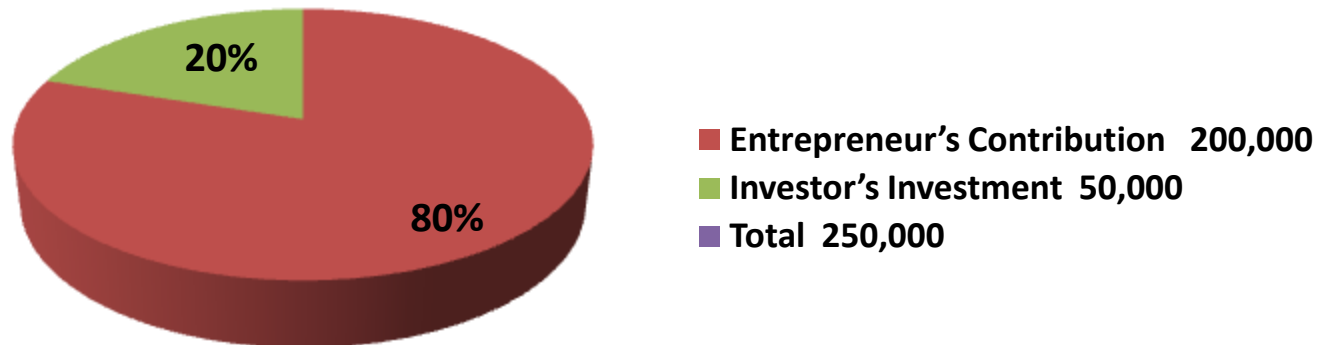
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Guava (06 ct x 4,800)	28,800	345,600
Total Sales (A)	28,800	345,600
Less. Variable Expense		
	-	-
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	28,800	345,600
Less. Fixed Expense		
Lease Payment	6,666	79,992
Transportation	1,500	18,000
Salary (self)	5,000	60,000
Salary (staff)	8,000	96,000
Entertainment	200	2,400
Mobile Bill	300	3,600
Bank Charge	100	1,200
Total fixed Cost (D)	21,766	261,192
Net Profit (E) [C-D]	7,034	84,408

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Guava Tree (600 x 200)	120,000	0	120,000
Lease Payment	0	50,000	50,000
Fertilizer, Insect killer	0	0	0
Security	80000		80000
Total	200,000	50,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Guava (08 ct x 4,800)	38,400	460,800	483,840	508,032
Total Sales (A)	38,400	460,800	483,840	508,032
Less. Variable Expense				
	-	-	-	-
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	38,400	460,800	483,840	508,032
Less. Fixed Expense				
Lease Payment	6,666	79,992	79,992	79,992
Transportation	2,000	24,000	25,200	26,460
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	8,000	96,000	96,000	96,000
Entertainment	300	3,600	3,780	3,969
Mobile Bill	400	4,800	5,040	5,292
Bank Charge	100	1,200	1,200	1,200
Total Fixed Cost	22,466	269,592	271,212	272,913
Net Profit (E) [C-D]	15,934	191,208	212,628	235,119
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	191,208	212,628	235,119
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		171,208	363836
	Total Cash Inflow	241,208	383,836	598955
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	578955
3	Net Cash Surplus	171,208	363,836	407,747

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 05 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











