

## Proposed NU Business Name: **EBRAHIM PAYARA BAGAN**



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

Name	:	<b>EBRAHIM</b>
Age	:	08-11-1990(27 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	2Sons
No. of siblings:	:	3 Brothers & 1sister
Address	:	Vill: Edolpur, P.O:Baliadang , 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	:	MST. LAL BANU
(iii) Father's name	:	<b>MD.RAZAUL</b>
(iv) GB member's info	:	Branch: Daupara Godagari, Centre 13(Female), Member ID: 9712/4, Group No: 03 Member since: 18/03/2012(5Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 20000, Outstanding loan:12896
(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	:	1 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.	:	01799-103411
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: **LALBANU** joined Grameen Bank since 5 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>EBRAHIM PAYARA BAGAN</b>
Location	:	Vill: Edolpur, P.O:Baliadang , P.S:Godagari, Dist:Rajshahi
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(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	:	1 bega.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing.</li><li>▪Average 50% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

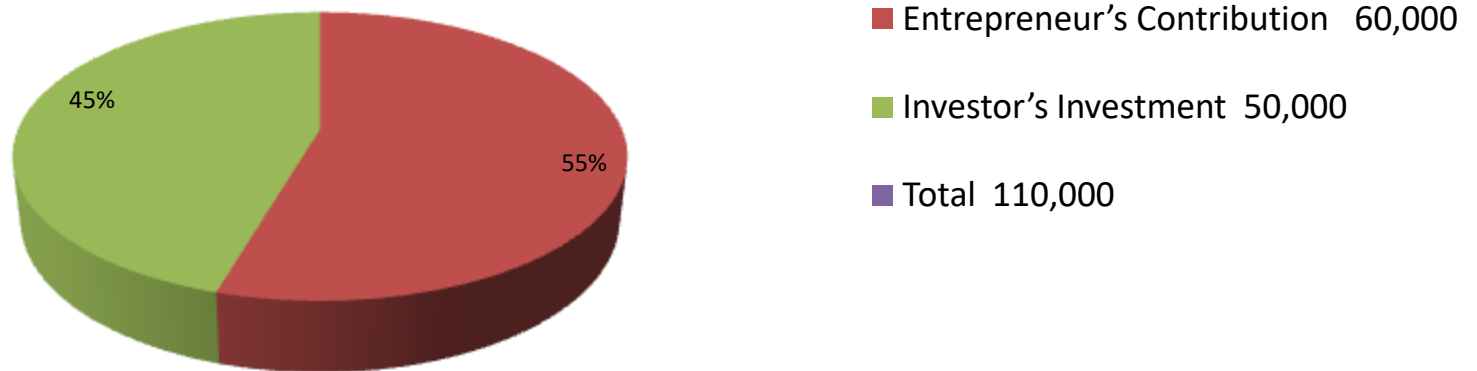
## Existing Business (BDT)

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>		0	
Guava		15,000	180000
<b>Total variable Expense (B)</b>		15,000	180000
<b>Contribution Margin (CM) [C=(A-B)]</b>		15,000	180000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill			0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>5,900</b>	<b>70,800</b>
<b>Net Profit (E) [C-D]</b>		<b>9,100</b>	<b>109,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Guava	300	200	60,000				60,000
Fertilizer & insecticide						50,000	50,000
<b>Total</b>	<b>300</b>	<b>200</b>	<b>60,000</b>			<b>50,000</b>	<b>110,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Guava		35000	420000	441000	463050
<b>Total Sales (A)</b>		35000	420000	441000	463050
<b>Less. Variable Expense</b>		0	0		0
Guava		17500	210000	220500	231525
<b>Total variable Expense (B)</b>		17500	210000	220500	231525
<b>Contribution Margin (CM) [C=(A-B)]</b>		17500	210000	220500	231525
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill			0		
Mobile Bill		200	2400	2500	2500
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6000	6000
Entertainment		200	2400	2500	2500
Salary (staff)		0	0		
Security Gard			0		
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		5900	70900	71100	71100
<b>Net Profit (E) [C-D]</b>		11600	139100	149400	160425
<b>Investment Payback</b>			20000	20000	20000



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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	139100	149400	160425
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>119100</b>	<b>248500</b>
	<b>Total Cash Inflow</b>	<b>189,100</b>	<b>268500</b>	<b>408925</b>
2	<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>
3	<b>Net Cash Surplus</b>	<b>119,100</b>	<b>248500</b>	<b>388925</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







