

Proposed NU Business Name: LUTFUL KOBIR PEYARA CHASHI

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Puthia, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. LUTFUL KOBIR
Age	:	07-08-1992 (25 Years)
Education, till to date	:	Class -5
Marital status	:	Unmarried
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. RAHEMA BEGUM
(iii) Father's name	:	MD. ABDUL KASHEM
(iv) GB member's info	:	Branch: Puthia ,Centre # 39 (Female), Member ID: 3951 ,Group No:02 Member since: 1998 to (19Years) First loan: 4,000 taka.
Further Information:		Existing Loan: BDT 109,000 Outstanding loan ; BDT 48,937
(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	:	5 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742-949290
Father 's Contact No.	:	01795-110844
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAHEMA BEGUM joined Grameen Bank since 19 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	LUTFUL KOBIR PEYARA CHASHI
Location	:	Kanaipara , Zeupara , Puthia , Rajshahi .
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	2- Bhiga
Security of the shop	:	BDT -20,000
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.

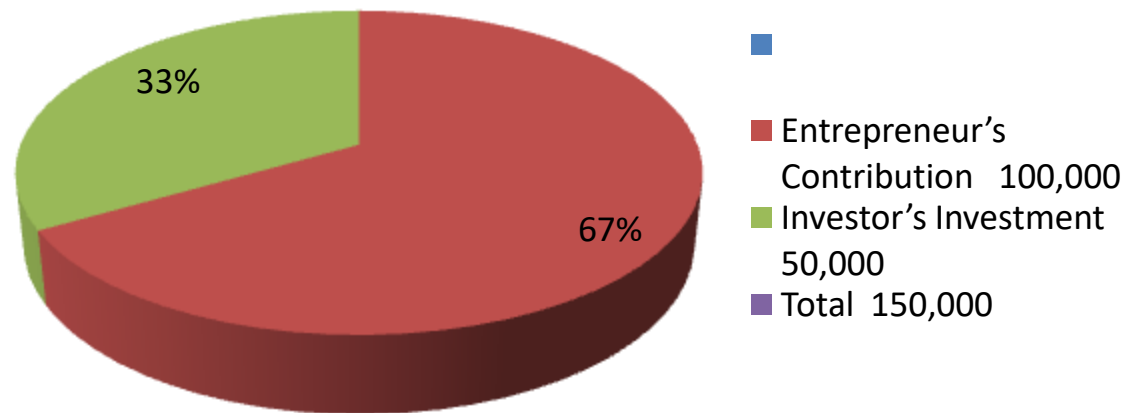
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Guava (5 x 2,500)	12,500	150,000
Total Sales (A)	12,500	150,000
Less. Variable Expense		
Total variable Expense (B)	-	-
Contribution Margin (CM) [C=(A-B)]	12,500	150,000
Less. Fixed Expense		
Lease Payment	1,666	19,992
Transportation	500	6,000
Salary (self)	5,000	60,000
Salary (staff)	-	-
Day labor	-	-
Entertainment	-	-
Fertilizer, Insect killer	2,000	24,000
Mobile Bill	200	2,400
Bank Charge	100	,1200
Total fixed Cost (D)	9,466	113,592
Net Profit (E) [C-D]	3,034	36,408

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	20,000	-	20,000
Total	100,000	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Guava (6 ct x 2,500)	15,000	180,000	189,000	198,450
Total Sales (A)	15,000	180,000	189,000	198,450
Less. Variable Expense				
Total variable Expense (B)	-	-	-	-
Contribution Margin (CM) [C=(A-B)]	15,000	180,000	189,000	198,450
Less. Fixed Expense				
Lease Payment	1,666	19,992	19,992	19,992
Transportation	500	6,000	6,000	6,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	-	-	-	-
Day labor	-	-	-	-
Entertainment	-	-	-	-
Fertilizer, Insect killer	2,500	30,000	31,500	33,075
Mobile Bill	200	2,400	2,400	2,400
Bank Charge	100	1,200	1,200	1,200
Total Fixed Cost	9,966	119,592	121,092	122,667
Net Profit (E) [C-D]	5,034	60,408	67,908	75,783
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	60,408	67,908	75,783
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	40,408	47,908
	Total Cash Inflow	110,408	108,316	123,691
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	40,408	88,316	103,691

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