

Proposed NU Business Name: FIRUJ PEARA BAGAN



Project identification and prepared by: Md. Sohel Rana, Tahirpur
Unit, Rajshahi

Project verified by: Md. Mijan Patoary



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. FIRUJ MULLAH
Age	:	09-08-1985(32 Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	3 Brother & 4 sister
Address	:	Vill: monglpara,P.O: monglpara,,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. HAOWA BEGUM
(iii) Father's name	:	MD. FOJLUR RHMAN
(iv) GB member's info	:	Branch: Shreepur, Centre # 53(Female), Member ID: 12477 Group No: 03 Member since: 25/07/2013 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: paid
(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 experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mach chach
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01798269837
Father's Contact No.	:	01783036016
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HAOWA BEGUM joined Grameen Bank since 04 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	FIRUJ PEYARA BAGAN
Location	:	Monglpara, puthia, Rajshahi
Total Investment in BDT	:	BDT 83,000
Financing	:	Self BDT 33,000-(from existing business) 40% Required Investment BDT 50,000/-(as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	3 bigha
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

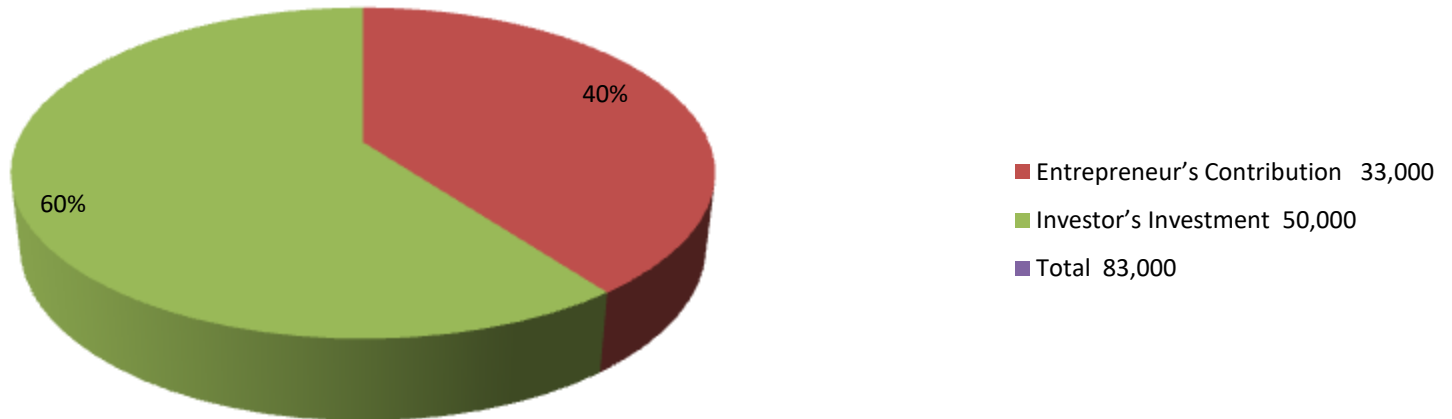
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales		15,000	180000
Total Sales (A)		15,000	180000
Less. Variable Expense			
sales of product		3,000	36000
Total variable Expense (B)		3,000	36000
Contribution Margin (CM) [C=(A-B)]		12,000	144000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			
Transportation		1000	12,000
madecin		700	8,400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
peyara gach	220	150	33,000			50000	83,000
Total	220	150	33000		0	50000	83000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales		17000	204000	214200	224910
Total Sales (A)		17000	204000	214200	224910
Less. Variable Expense		0	0	0	0
sales of product		4000	48000	50400	52920
Total variable Expense (B)		4000	48000	50400	52920
Contribution Margin (CM) [C=(A-B)]		13000	156000	163800	171990
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		300	3600	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	3800	4000
madecin		700	8400	8800	9000
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	75100	75500
Net Profit (E) [C-D]		6000	71900	88700	96490
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	71900	88700	96490
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		51900	120600
	Total Cash Inflow	121,900	140600	217090
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	51,900	120600	107000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: monglpara, puthia,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

প্রস্তাবিত নবীন উ

প্রকল্পের নাম: মি. রোড মোহলা. কামা

ইউনিটের নাম: তাহেরপুর, রাজকাঠী

উদ্যোক্তার সংক্ষিপ্ত তথ্য বৃত্ত:

নাম: শ্রী: মি. রোড মোহলা

বয়স: ৩২ বছর. জন্ম তারিখ: ০৭-০৪-১৯৫৫

শিক্ষাগত যোগ্যতা: চম প্রোগ্রাম -

বৈবাহিক অবস্থা: বিবাহিত

সংখ্যা: ২ টি







