

## Proposed NU Business Name: **LITON 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	:	<b>MD. LITON MONDOL</b>
Age	:	09-10-1988 (28 Years )
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 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	:	<b>MST. JOSNA BEGOM</b>
(iii) Father's name	:	<b>MD. AIYOB ALI MONDOL</b>
(iv) GB member's info	:	Branch: Puthia ,Centre # 39(Female), Member ID: 4008/2,Group No:06 Member since: 2001(15Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 22,000 Outstanding loan: 18,128 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	:	10 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-870030
Wife's Contact No.	:	01728-026816
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JOSNA BEGOM** joined Grameen Bank since 15 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	:	<b>LITON PEYARA KHAMAR</b>
Location	:	Kanaipara,Zeupara, 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	:	52,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Guava .</li><li>▪Average 30 % gain on sales..</li><li>▪The business is operating by entrepreneur. Existing 1 employee.</li><li>▪One will be appointed after getting equity fund.</li><li>▪The land is under lease.</li><li>▪Collects goods from Garden .</li><li>▪Agreed grace period is 3 months.</li></ul>

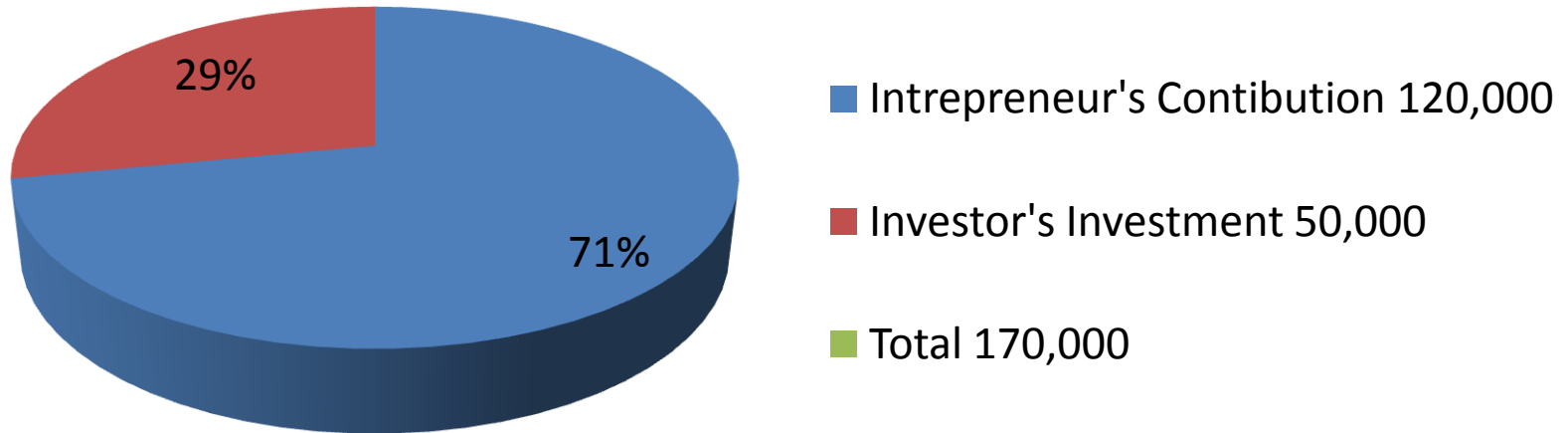
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Guava (09 ct x 3000)	27,000	324,000
<b>Total Sales (A)</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Variable Expense</b>		
	-	-
<b>Total variable Expense (B)</b>	-	-
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>		
Lease Payment	4,333	51,996
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Salary (staff)	8,000	96,000
Entertainment	300	3,600
Fertilizer & Insect killer	1,000	12,000
Mobile Bill	300	3,600
Bank Charge	100	1,200
<b>Total fixed Cost (D)</b>	<b>20,033</b>	<b>240,396</b>
<b>Net Profit (E) [C-D]</b>	<b>6,967</b>	<b>83,604</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Guava Tree (600 x 200)	120,000	0	120,000
Lease Payment	0	40,000	40,000
Fertilizer, Insect killer	0	10,000	10,000
<b>Total</b>	<b>120,000</b>	<b>50,000</b>	<b>170,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>				
Guava (11 ct x 3000)	33,000	396,000	415,800	436,590
<b>Total Sales (A)</b>	<b>33,000</b>	<b>396,000</b>	<b>415,800</b>	<b>436,590</b>
<b>Less. Variable Expense</b>				
	-	-	-	-
<b>Total variable Expense (B)</b>	-	-	-	-
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>33,000</b>	<b>396,000</b>	<b>415,800</b>	<b>436,590</b>
<b>Less. Fixed Expense</b>				
Lease Payment	4,333	51,996	51,996	51,996
Transportation	1,500	18,000	18,900	19,845
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	8,000	96,000	96,000	96,000
Entertainment	300	3,600	3,600	3,600
Fertilizer & Insect killer	1,500	18,000	18,900	19,845
Mobile Bill	300	3,600	3,600	3,600
Bank Charge	100	1,200	1,200	1,200
<b>Total Fixed Cost</b>	<b>21,033</b>	<b>252,396</b>	<b>254,196</b>	<b>256,086</b>
<b>Net Profit (E) [C-D]</b>	<b>11,967</b>	<b>143,604</b>	<b>161,604</b>	<b>180,504</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	143,604	161,604	180,504
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		123,604	141,604
	<b>Total Cash Inflow</b>	<b>193,604</b>	<b>285,208</b>	<b>322,108</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>123,604</b>	<b>265,208</b>	<b>302,108</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 2 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

PICTURE





aching Inspiration on  
R JEANS Pinterest  
SKATEB  
SSION



Teaching Inspiration on  
FOR JEANS Pinterest

KAYEB



Clothing Inspiration on  
FOR JEANS Pinterest



DECEMBER





মিফতাহ্‌স্‌ সুন্নাহ্‌ মাদ্রাসা

চার খানী বাজারগাঁও, পটুয়া, রাজশাহী। স্থাপিতঃ ১৯৯০ হরেলী

2014		2015	
January	February	January	February
31	28	31	28
19	16	19	16
17	14	17	14
24	21	24	21
23	20	23	20
22	19	22	19
21	18	21	18
20	17	20	17
19	16	19	16
18	15	18	15
17	14	17	14
16	13	16	13
15	12	15	12
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12	9	12	9
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9	6	9	6
8	5	8	5
7	4	7	4
6	3	6	3
5	2	5	2
4	1	4	1
3	31	3	31
2	30	2	30
1	29	1	29
31	28	31	28
30	27	30	27
29	26	29	26
28	25	28	25
27	24	27	24
26	23	26	23
25	22	25	22
24	21	24	21
23	20	23	20
22	19	22	19
21	18	21	18
20	17	20	17
19	16	19	16
18	15	18	15
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15	12	15	12
14	11	14	11
13	10	13	10
12	9	12	9
11	8	11	8
10	7	10	7
9	6	9	6
8	5	8	5
7	4	7	4
6	3	6	3
5	2	5	2
4	1	4	1
3	31	3	31
2	30	2	30
1	29	1	29



গণপ্রজাতন্ত্রী বাংলাদেশ

গ্রামীণ ব্যাংক

মহাঙ্গ প্রথমে দাখবই

সংখ্যা: ১০০/১৫

তারিখ: ১৫/০৩/১৫

ক্রেতার নাম: ক্রেতার ঠিকানা: ১৫/০৩/১৫

শাখা: