

Proposed NU Business Name: **SHIRIN PAN KHAMAR**



Project identification and prepared by: Md.Rokon Uddin,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOFIQL ISLAM
Age	:	04-10-1992 (25 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	021Brother And 01 Sister
Address	:	Vill: West Doulotpur P.O: Hat Gangpara P.S: Bagmara, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST.SHIRINA BIBI
(iii) Father's name	:	MD. ABDUL SATTAR
(iv) GB member's info	:	Branch: Achpara,Bagmara Centre 95 (Female), Member ID: 9758/1 , Group No: 04 Member since: 2007-2010 Present 13-11-2014 (5Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 14,000 Outstanding loan: Paid 8,148/=
(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	:	Five Years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Cow Palon
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01797-672190
Mother's Contact No.	:	01735-069087
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHIRINA BIBI joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHIRIN PAN PAN KHAMAR
Location	:	West Doulotpur, Hat Gangopara, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	17 Shotangsho
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; pan item etc.▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is No Rent▪Collects goods from Mohanpur.▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pan Item	600	18,000	2,16,000
Total Sales (A)	600	18,000	2,16,000
Less. Variable Expense			
Pan Item	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard			
Transportation		1,000	12,000
Entertainment		200	2,400
Kitnashok		3,000	36,000
Bank service Charge			
Total fixed Cost (D)		9,000	1,08,000
Net Profit (E) [C-D]		9,000	1,08,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pan Chara	4000	20	80,000	1000	20	20,000	1,00,000
Pan boroj Repeating	-	-	-	-	-	30,000	30,000
Total	4000		80,000	1000		50,000	1,30,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Pan Item	900	27,000	3,24,000	3,40,200	3,57,210
Total Sales (A)	900	27,000	3,24,000	3,40,200	3,57,210
Less. Variable Expense					
Pan Item	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	19,000	20,000
Entertainment		300	3,600	4,000	4,500
Salary (staff)					
Kitnashok		3,000	36,000	38,000	40,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		10,400	1,24,800	1,28,700	1,32,7000
Net Profit (E) [C-D]		16,600	1,99,200	2,11,500	2,24,510
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	1,99,200	2,11,500	2,24,510
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,79,200	3,70,700
	Total Cash Inflow	2,49,200	3,90,700	5,95,210
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	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	1,79,200	3,70,700	5,75,210

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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

Pictures











FAMILY PICTURE

