

Proposed NU Business Name: **ROKEA PAN BOROJ**

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

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAYFUL ISLAM
Age	:	08-05-1987 (30 Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers And 01 Sister
Address	:	Vill: Rokhitpara , P.O: Hatkhujipur , 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	:	MST. ROKEA BIBI
(iii) Father's name	:	MD. FARAJ SHORDAR
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 45 (Female), Member ID: 3426/1, Group No: 05 Member since: 2004-2010 (6Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: Paid/
(v) Who pays GB loan installment	:	No
(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	:	Seven years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01722-597952
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROKEA BIBI joined Grameen Bank since 6 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	:	ROKEA PAN BOROJ
Location	:	Rokhitpara, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 Shotangso
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	500	15,000	1,80,000
Total Sales (A)	500	15,000	1,80,000
Less. Variable Expense			
Pan Item	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard			
Transportation		700	8,400
Entertainment			
Kitnashok		3,000	36,000
Bank service Charge			
Total fixed Cost (D)		9,000	1,08,000
Net Profit (E) [C-D]		6,000	72,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Pan Item	700	21,000	2,52,000	2,64,600	2,77,830
Total Sales (A)	700	21,000	2,52,000	2,64,600	2,77,830
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)]	700	21,000	2,52,000	2,64,600	2,77,830
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		400	4,800	5,000	5,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1000	12,000	13,000	15,000
Entertainment					
Salary (staff)					
Kitnashok		3,500	42,000	45,000	50,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		10,000	1,20,000	1,24,200	1,31,200
Net Profit (E) [C-D]		11,000	1,32,000	1,42,400	1,46,630
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	1,32,000	1,42,400	1,46,630
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,12,000	2,34,400
	Total Cash Inflow	1,82,000	2,54,400	3,81,030
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	1,12,000	2,34,400	3,61,030

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 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