

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



Project identification and prepared by: Md Kabir Raksham,
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. KHORSHEED ALOM |
| Age | : | 10-11-1985(29 Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Married |
| Children | : | 2 son |
| No. of siblings: | : | 01 Brother |
| Address | : | Vill: Nurpur P.O: Jamgram Thana: Bagmara 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 | : | MOST. KHODEJA |
| (iii) Father's name | : | MD.AYUB ALI |
| (iv) GB member's info | : | Branch: Sreepur Bagmara, Centre # 63(Female), Member ID:5955/1 Group No: 03 Member since: 12-09-2003 (14Years) First loan: BDT 4000 |
| Further Information: | | Existing Loan: BDT: 70000, Outstanding loan: BDT: 66920 |
| (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.) | : | Yes |
| Business Experiences and Training Info | : | 07 years experience in running business. 07 Years experience in own business. He has No training. |
| Other Own/Family Sources of Income | : | Vangari |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01735122043 |
| Mother's Contact No. | : | 01763209833 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. KHODEJA joined Grameen Bank since 14 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

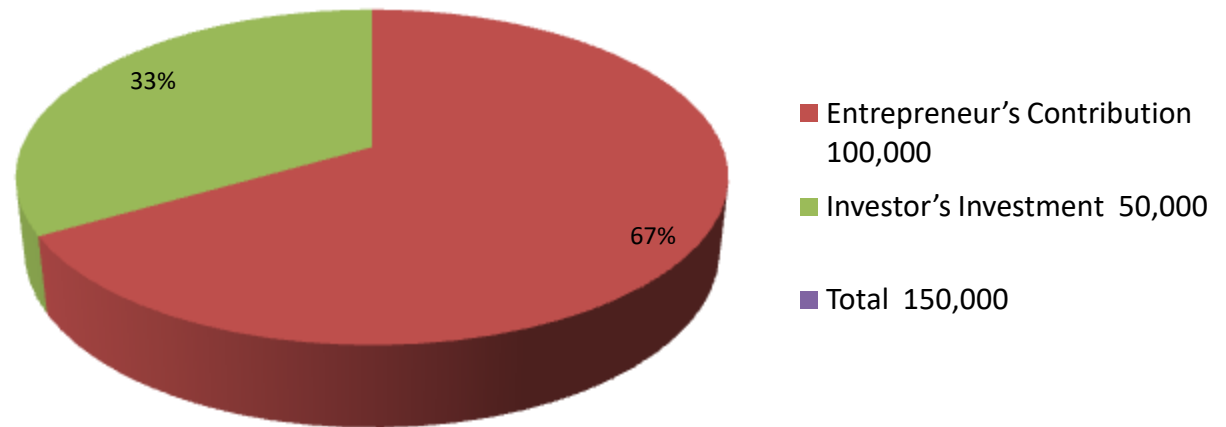
Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | KHORSHEP PAN KHAMAR |
| Location | : | Nurpur,Bagmara,Rajshahi |
| Total Investment in BDT | : | BDT 150000/- |
| Financing | : | Self BDT 100000/-(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 | : | 19 shotangso. |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Betel leaf etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Baghmara.▪Agreed grace period is 3 months. |

| Existing | | | |
|-----------------------------------|-------|---------|--------|
| Particular | Daily | Monthly | Yearly |
| Revnuce (Sale) | | | |
| Betel leaf etc. | 450 | 13500 | 162000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 450 | 13500 | 162000 |
| Less Variable Expense (B) | | | 0 |
| Betel leaf etc. | 0 | 0 | 0 |
| Total Variable Expense | 0 | 0 | 0 |
| Contributon Margin (CM) [C=(A-B)] | 450 | 13500 | 162000 |
| Less Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electric Bill | | 0 | 0 |
| Transportaion | | 1000 | 12000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | | 0 |
| Entertainment | | | 0 |
| Medicine | | 3000 | 36000 |
| Generator | | 0 | 0 |
| Mobile Bill | | 500 | 6000 |
| Total Fixed Cost (D) | | 9500 | 114000 |
| Net Profit (E)= [C-D] | | 4000 | 48000 |

| Investment Breakdown | | | | | | | |
|----------------------|------|------------|--------------|----------|------------|--------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Betel leaf etc. | | | 100,000 | | | 50,000 | 150,000 |
| | | | 0 | | | 0 | 0 |
| | 0 | 0 | 100,000 | 0 | 0 | 50,000 | 150,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|------------|--------------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Betel leaf etc. | 900 | 27000 | 324000 | 340200 | 357210 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 900 | 27000 | 324000 | 340200 | 357210 |
| Less Variable Expense (B) | | | | | |
| Betel leaf etc. | 0 | 0 | 0 | 0 | 0 |
| Total Variable Expense | 0 | 0 | 0 | 0 | 0 |
| Contributon Margin (CM) [C=(A-B)] | 900 | 27000 | 324000 | 340200 | 357210 |
| Less Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electric Bill | | 0 | 0 | 300 | 600 |
| Transportaion | | 1000 | 12000 | 12600 | 13230 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 0 | 0 | 0 | 0 |
| Gard | | 3000 | 36000 | 36000 | 36000 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobil Bill | | 500 | 6000 | 6100 | 6200 |
| Total Fixed Cost (D) | | 9500 | 114000 | 115000 | 116030 |
| Net Profit (E)= [C-D] | | 17500 | 210000 | 220500 | 231525 |
| Investment Pay Back | | | 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 | 210,000 | 220500 | 231525 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 190000 | 390500 |
| | Total Cash Inflow | 260,000 | 410,500 | 622,025 |
| 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) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 190,000 | 390,500 | 602,025 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

