

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



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

Project verified by: MD. Mannan Talukdar



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MITHUN ALI
Age	:	01-01-1997(27 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother 01 Sister
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. MORJINA
(iii) Father's name	:	MD.ABUL
(iv) GB member's info	:	Branch: Sreepur Bagmara, Centre # 63(Female), Member ID:5959/1 Group No: 01 Member since: 04-08-2010 (07Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT: 50000, Outstanding loan: BDT: 35350
(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	:	04 years experience in running business. 04 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01785490624
Mother's Contact No.	:	01767944850
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MORJINA joined Grameen Bank since 07 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

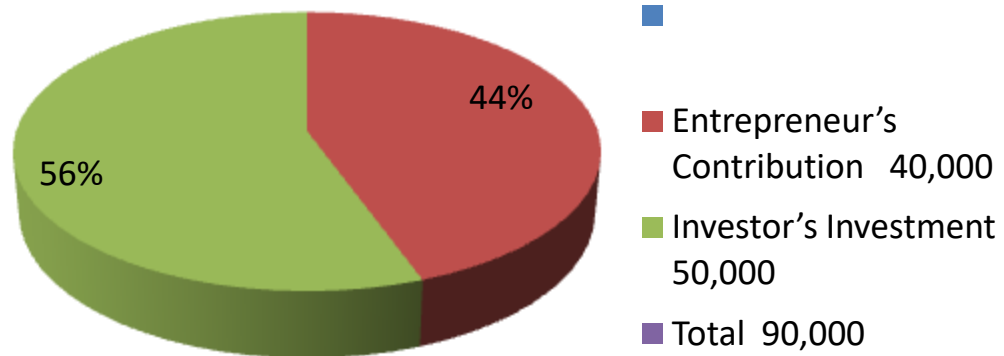
Proposed Nobin Udyokta Business Info

Business Name		MITHUN PAN KHAMAR
Location	:	Nurpur,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 90000/-
Financing	:	Self BDT 40000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 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
Revenue (Sale)			
Betel leaf etc.	400	12000	144000
	0	0	0
Total Sales(A)	400	12000	144000
Less Variable Expense (B)			0
Betel leaf etc.	0	0	0
Total Variable Expense	0	0	0
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Medicine		2000	24000
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		7500	90000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Betel leaf etc.			40,000			50,000	90,000
	0	0	40,000	0	0	50,000	90,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Betel leaf etc.	800	24000	288000	302400	317520
0	0	0	0	0	0
Total Sales(A)	800	24000	288000	302400	317520
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)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		2000	24000	24000	24000
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		7500	90000	90580	91169
Net Profit (E)= [C-D]		16500	198000	207900	218295
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	198,000	207900	218295
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		178000	365900
	Total Cash Inflow	248,000	385,900	584,195
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	178,000	365,900	564,195

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

