

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



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	:	<b>MD. JILLUR RAHMAN</b>
Age	:	18-05-1988(27 Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Ramrama P.O:Ramrama 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	:	<b>MOST. JOLEKHA BEGUM</b>
(iii) Father's name	:	<b>MD.AJIMUDDIN PRANG</b>
(iv) GB member's info	:	Branch: Sreepur Bagmara, Centre # 118(Female), Member ID:11473/1 Group No: 03 Member since: 0 (0Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT: 20000, Outstanding loan: BDT: 15120
(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	:	05 years experience in running business. 05 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.	:	01722629042
Mother's Contact No.	:	01797074662
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. JOLEKHA BEGUM** joined Grameen Bank since 0 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

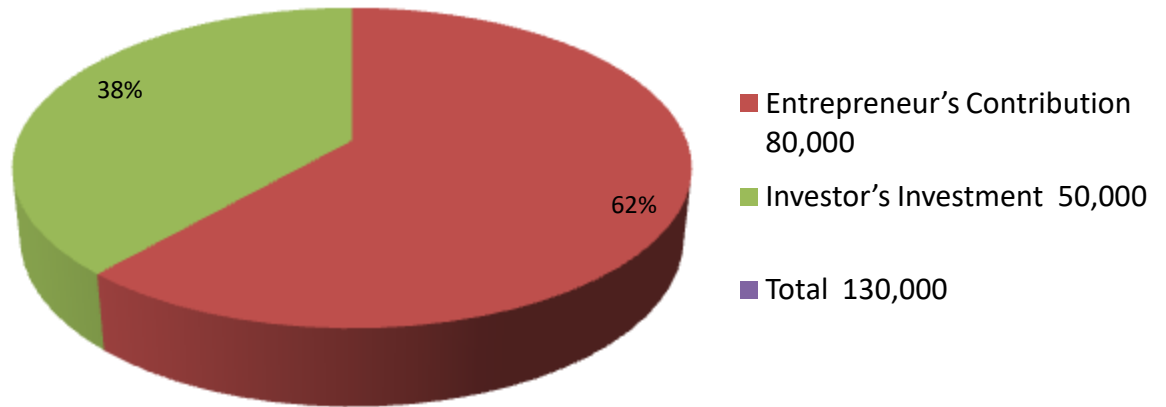
Business Name		<b>PAN BOROJ</b>
Location	:	Ramrama,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 130000/-
Financing	:	Self BDT 80000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 shotangso.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Betel leaf etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Baghmara.</li><li>▪Agreed grace period is 3 months.</li></ul>

## 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		700	8400
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Medicine		2000	24000
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8000	96000
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.			80,000			50,000	130,000
	0	0	80,000	0	0	50,000	130,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Betel leaf etc.	800	24000	288000	302400	317520
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
<b>Less Variable Expense (B)</b>					
Betel leaf etc.	0	0	0	0	0
<b>Total Variable Expense</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		700	8400	8820	9261
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		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8000</b>	<b>96000</b>	<b>96820</b>	<b>97661</b>
<b>Net Profit (E)= [C-D]</b>		<b>16000</b>	<b>192000</b>	<b>201600</b>	<b>211680</b>
<b>Investment Pay Back</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	192,000	201600	211680
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		172000	353600
	<b>Total Cash Inflow</b>	<b>242,000</b>	<b>373,600</b>	<b>565,280</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)	20000	20000	20000
	<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>172,000</b>	<b>353,600</b>	<b>545,280</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

