

## Proposed NU Business Name: **SELIM PANER BOR**



Project identification and prepared by: Mr. Kabir  
Raksam, Tahirpur Unit , Rajshahi

Project verified by: Mr. Kabir Raksam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nabin Udyokta**

Name	:	<b>MD. SELIM UDDIN KARIGOR</b>
Age	:	28-10-1987( 30 Year)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	no
No. of siblings:	:	1 Brother & 1 sister
Address	:	Vill: kishmotbogura, P.O: aroil,P.S: durgapur, 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>MST. SHEFALI BEGUM</b>
(iii) Father's name	:	<b>MD. AZAD ALI KARIGOR</b>
(iv) GB member's info	:	Branch: nopara, Centre # 27(Female), Member ID: 2858 , Group No:01 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 20000 Outstanding loan 13840
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru palon
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01796436194
Father's Contact No.	:	01750261369
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHEFALI BEGUM** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

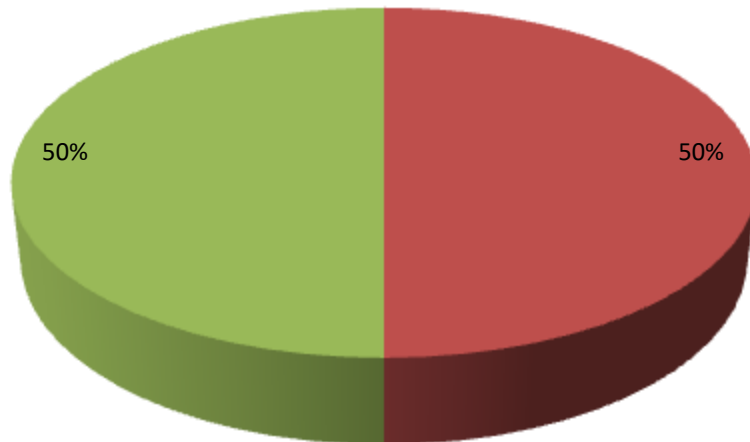
Business Name	:	<b>PANER BOROJ</b>
Location	:	Monggolpara,puthia,Rajshahi
Total Investment in BDT	:	BDT 1,00,000
Financing	:	Self BDT 50,000-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10 decimal
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
sales	500	15,000	180000
<b>Total Sales (A)</b>	500	15,000	180000
<b>Less. Variable Expense</b>		0	
sales of product	0	0	0
<b>Total variable Expense (B)</b>	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			
Transportation		500	6,000
medicin		1300	15,600
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,000</b>	<b>96,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
pan bor	2500	20	50,000	2500	20	50,000	50,000
						0	0
<b>Total</b>	<b>2500</b>	<b>20</b>	<b>50,000</b>	<b>2500</b>	<b>20</b>	<b>50,000</b>	<b>50,000</b>

## Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
sales	700	21000	252000	264600	277830
<b>Total Sales (A)</b>	700	21000	252000	264600	277830
<b>Less. Variable Expense</b>					
sales of product	0	0	0	0	0
<b>Total variable Expense (B)</b>	0	0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)</b>	700	21000	252000	264600	277830
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill					
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6500	7000
Entertainment		1300	15600	15800	16000
Salary (staff)					
medicin					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		7000	84100	84800	85500
<b>Net Profit (E) [C-D)</b>		14000	167900	179800	192330
<b>Investment Payback</b>			20000	20000	20000



# 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>(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	167900	179800	192330
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		147900	<b>307700</b>
	<b>Total Cash Inflow</b>	<b>217900</b>	<b>327700</b>	500030
<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)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	20,000
<b>3</b>	<b>Net Cash Surplus</b>	<b>147900</b>	<b>307700</b>	<b>480030</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : , kishmot bogura,  
durgapur,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest



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স্বদেশী সার্বভৌমত্ব

স্বদেশী সার্বভৌমত্ব

ওয়ার্ড নং : ০১

পুর, জেলা : রাজশাহী।

১ : সুন্দরাম সান্নাথ ব, ব

স্বদেশী সার্বভৌমত্ব

দানের পরিমাণ টাকা : ১০০০/- ভ্যাট ১৫%

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স্বদেশী সার্বভৌমত্ব



