

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



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

Project verified by: Md. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. SOBUJ AHMED
Age	:	14-01-1993 (25 Years)
Education, till to date	:	Honurs
Marital status	:	Married
Children	:	01 Sun
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Tatipara, P.O: Kotalipara , P.S:Mohanpur , 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. SOKEJAN
(iii) Father's name	:	MD. MUNTAZ ALI
(iv) GB member's info	:	Branch: Gonipur, Bagmara Centre 07 (Female), Member ID: 1170, Group No: 02 Member since :02-09-2010-Present (08Years) First loan: BDT 12,000
Further Information:		Existing Loan: BDT 60,000 Outstanding loan: 30,170/
(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	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01794-846884
Mother's Contact No.	:	01849-579062
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOKEJAN joined Grameen Bank since 08 years ago. At first she took 12,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOBUJ PAN KHAMAR
Location	:	Tatipara, Mohanpur, 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	:	18 Shotangsho
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 Bagmara.▪ Agreed grace period is 3 months.

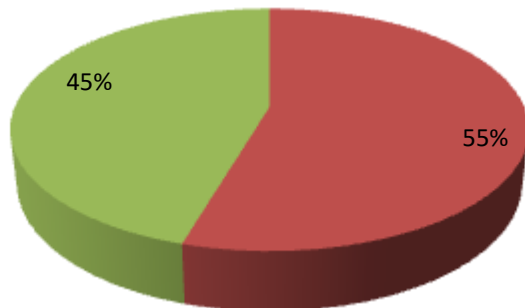
Existing Business (BDT)

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

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pan Chara	3000	20	60,000	1000	20	20,000	80,000
Boroz Repeating	-	-	-	-	-	30,000	30,000
Total	3000		60,000	1000		50,000	1,10,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

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		500	6000	6,500	7,000
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					
Total Fixed Cost		10,000	1,20,000	1,24,500	1,32,000
Net Profit (E) [C-D]		11,000	1,32,000	1,40,100	1,45,830
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	1,40,100	1,45,830
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,12,000	2,32,100
	Total Cash Inflow	1,82,000	2,52,100	3,77,930
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	2,32,100	3,57,930

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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

ডাকঘর : জাহানাবাদ, থানা/উপজেলা : মোহনপুর, জেলা : রাজশাহী।

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ট্রেড লাইসেন্স

বহি নং : ০২

অর্থ বছর : ২০১৭-২০১৮

লাইসেন্স নম্বর : ১২৬/২০১৭-২০১৮

তারিখ : ১৬/০২/১৮

লাইসেন্সধারীর নাম : মোঃ সুজ্ঞান খান

পিতা / স্বামীর নাম : মোঃ মুজিব হান্নান

মাতার নাম : মোমাঃ হক্কিজান খিতি

গ্রাম : জাতিপাড়া ওয়ার্ড নং : ০৫ ডাকঘর : মোহনপুর

থানা / উপজেলা : মোহনপুর জেলা : রাজশাহী

প্রতিষ্ঠানের নাম : সুজ্ঞান খান খামাচ

পেশার ধরন :

লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ২০০/-

(কথায় : দুই শত টাকা মাত্র) প্রাপ্ত হয়ে তার

ব্যবসা / বৃত্তি / পেশা : চালিয়ে যাবার জন্য এই

লাইসেন্স প্রদান করা হ'ল। লাইসেন্স-এর মেয়াদ : ১০/০৫/২০১৮ পর্যন্ত।

তারিখ : ১৬/০২/১৮

১৬/০২/১৮
চেয়ারম্যানের দস্তখত
মোঃ এমাজ উদ্দীন খান
চেয়ারম্যান
৬ নং জাহানাবাদ ইউনিয়ন পরিষদ









