

## Proposed NU Business Name: BISHNU PAN BOROZ



Project identification and prepared by :Sonjay Kumer Sarker  
Fultola Unit,Khulna

Project verified by: Md: Hafizur Rahman



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

Name	:	<b>BISHNU PADA DAS</b>
Age	:	12-03-1983 (35 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	0 1son
No. of siblings:	:	02 Sisters
Address	:	Vill: South Dihi P.O:Fultola P.S: Fultola Dist:Khulna
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>SHANTI LOTA DAS</b>
(iii) Father's name	:	<b>LET:MAKHON LAL DAS</b>
(iv) GB member's info	:	Branch: Fultola , Centre # 37(Female), Member ID: 6083, Group No: 07 Member since: 07-11-2012 (06Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	No
(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	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-915666
Family's Contact No.	:	01712-508799
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHANTI LOTA DAS** Joined Grameen Bank Since 06 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BISHU PAN BOROZ</b>
Location	:	South Dihi ,Fultola, Khulna
Total Investment in BDT	:	BD : 3,20,000
Financing	:	Self BDT 2,50,000(from existing business) 78% Required Investment BDT 70,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	300t x 30ft= 9000 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods likes;Pan etc.</li><li>▪Average Daily Pan 1300 gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 02 Employee. After getting equity fund No employee will be appointed</li><li>▪The Pan boroz is own.</li><li>▪Collects goods from Fultola.</li><li>▪Agreed grace period is 3 months.</li></ul>

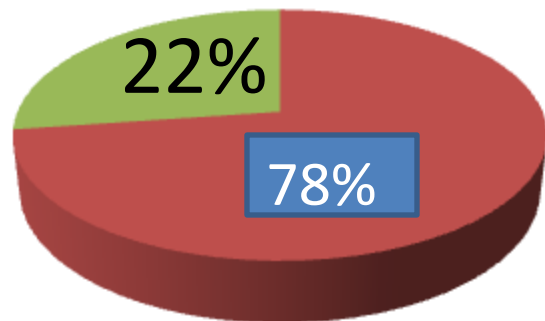
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pan	1,300	39,000	468,000
<b>Total Sales (A)</b>	<b>1,300</b>	<b>39,000</b>	<b>468,000</b>
Less. Variable Expense			
Pan	300	9,000	108,000
<b>Total variable Expense (B)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		12000	144,000
Entertainment		300	3,600
Mobile Bill		500	6,000
<b>Total fixed Cost (D)</b>		<b>19,000</b>	<b>228,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,000</b>	<b>132,000</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Pan Tree	100	600	60000	Pan Tree	70	600	42000	102,000
Bamboo Sola	150	250	37500	Bamboo Sola	32	250	8000	45,500
Jut Noll	200	100	20000	Jut Noll	200	100	20000	40,000
khoil	50	2500	125000		0	0	0	125,000
Jipsar	50	60	3000		0	0	0	3,000
	0	0	0		0	0	0	0
	0	0	0				0	0
Others	0	0	4500				0	0
					0	0	0	0
								0
<b>Total</b>			<b>250,000</b>				<b>70,000</b>	<b>320,000</b>

## Source of Finance



**Entrepreneur Investment:**  
 250,000  
**Investor Investment:**70,000  
**Total Investment:**3,20,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Pan	1,900	57,000	684,000	718,200
<b>Total Sales (A)</b>	<b>1,900</b>	<b>57,000</b>	<b>684,000</b>	<b>718,200</b>
Less. Variable Expense				
Pan	500	15,000	180,000	189,000
<b>Total variable Expense (B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>	<b>529,200</b>
Less. Fixed Expense				
Rent		0	0	0
Electricity Bill		500	6,000	6,300
Transportation		1,500	18,000	18,900
Salary (self)		5,000	60,000	60,000
Salary (staff)		12,000	144,000	151,200
Entertainment		500	6,000	6,300
Mobile Bill		700	8,400	8,400
Non Cash Item				
Depreciation		0	0	0
<b>Total Fixed Cost</b>		<b>20,200</b>	<b>242,400</b>	<b>251,100</b>
<b>Net Profit (E) [C-D]</b>		<b>21,800</b>	<b>261,600</b>	<b>278,100</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</b>



# Cash flow projection on business plan (rec. & Pay)

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	261,600	278,100
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		219,600
	<b>Total Cash Inflow</b>	<b>331,600</b>	<b>497,700</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan	0	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>219,600</b>	<b>455,700</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 02  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















# FAMILY PICTURE

