

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



Project identification and prepared by: Md. Sohel Rana, Tahirpur  
Unit, Rajshahi

Project verified by: Md. Mijan Patoary



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

Name	:	<b>MD. SHAKIRUL ISLAM SHANTO</b>
Age	:	12-12-1998( 19 Years)
Education, till to date	:	H.S.C
Marital status	:	Un Married
Children	:	No
No. of siblings:	:	No
Address	:	Vill: Jamgram,P.O: jamgram,,P.S: 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>MST. PAIRA</b>
(iii) Father's name	:	<b>MD. AKRAM ALI</b>
(iv) GB member's info	:	Branch: Shreepur, Centre # 63(Female), Member ID: 5956 Group No: 01 Member since: 2009 First loan: BDT -5000
Further Information:		Existing Loan: BDT 35,000, Outstanding loan: 32650
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Kacha mal
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01774416207
Father's Contact No.	:	01732062035
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. PAIRA BIBI** 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>SHANTO PAN BOROJ</b>
Location	:	Jamgram, bagmara Rajshahi
Total Investment in BDT	:	BDT 150,000
Financing	:	Self BDT 100,000-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	25 decimel
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>

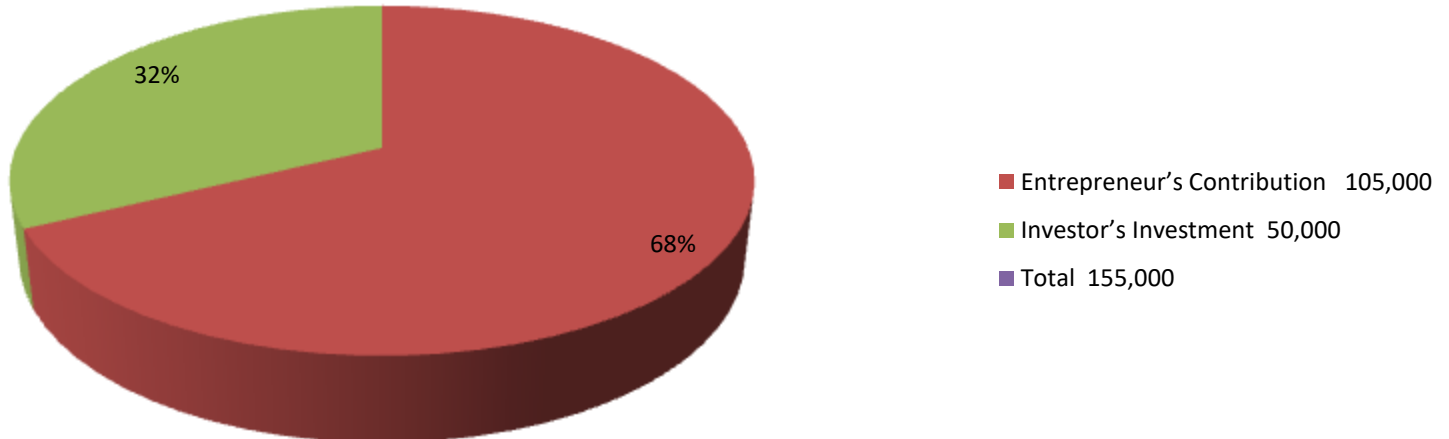
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
sales	500	15,000	180000
<b>Total Sales (A)</b>	500	15,000	180000
<b>Less. Variable Expense</b>		0	
	500	15,000	180000
<b>Total variable Expense (B)</b>	500	15,000	180000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill			0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
madecin		1300	15,600
Transportation		300	3,600
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
<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	5000	20	100,000			60000	160,000
<b>Total</b>	<b>5000</b>	<b>20</b>	<b>100000</b>		<b>0</b>	<b>60000</b>	<b>160000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
sales	500	15000	180000	189000	198450
<b>Total Sales (A)</b>	500	15000	180000	189000	198450
<b>Less. Variable Expense</b>		0	0	0	0
sales of product	500	15000	180000	189000	198450
<b>Total variable Expense (B)</b>	500	15000	180000	189000	198450
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15000	180000	189000	198450
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill					
Mobile Bill		200	2400	2600	2800
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3800	4000
Entertainment		200	2400	2400	2400
madecin		1300	15600	15800	16000
guard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		7000	84100	84700	85300
<b>Net Profit (E) [C-D]</b>		8000	95900	104300	113150
<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	95900	104300	113150
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		75900	160200
	<b>Total Cash Inflow</b>	<b>145,900</b>	<b>180200</b>	273350
<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	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	20000
<b>3</b>	<b>Net Cash Surplus</b>	<b>75,900</b>	<b>160200</b>	253350

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: jamgram, bagmara,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

প্রস্তাবিত নবীন উদ্যোগ

র নাম: স্বাস্থ্য পরিষদ

টের নাম: সাহেবপুর বাজার

কার সংশ্লিষ্ট জীবন বৃত্তান্ত:

মোঃ আব্দুল হামিদ

জন্ম তারিখ: ১২-১২-১৯৮৫

বছর

যোগ্যতা: H.S.C





