

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



Project identification and prepared by: Sahabuddin,
Mohonpur Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAJU AHMED
Age	:	11-10-1992 (23 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Nokoil, P.O: Keshorhat, P.S: Mohonpur, 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	:	MOST. JAMENA BEOWA
(iii) Father's name	:	LATE. JOLIL
(iv) GB member's info	:	Branch: Raighati, Centre # 02 (Female), Member ID: 1027, Group No: 02 Member since: 27-08-2012 (04 Years) First loan: BDT 15,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 24,274/-
(v) Who pays GB loan installment	:	Mother
(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	:	3 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.	:	01765-718426
Mother's Contact No.	:	01709-420688
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JAMENA BEOWA joined Grameen Bank since 4 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	RAJU PAN KHAMAR
Location	:	Nakoil, Keshor hat, Mohonpur, Rajshahi
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 120,000/-(from existing business) 60% Required Investment BDT 80,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	-
Security of the shop	:	BDT 15,000/-
Implementation	:	<ul style="list-style-type: none">▪Betel leaf cultivator.▪Average 80% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The land is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

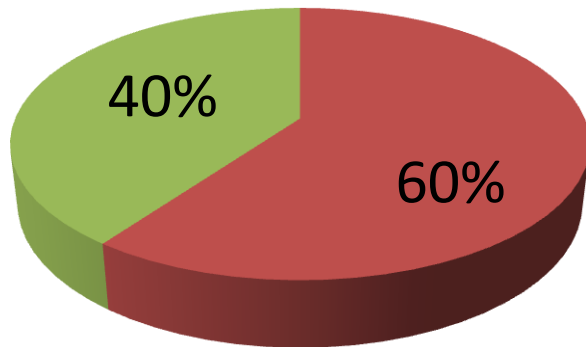
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Betel Leaf	350	10,500	126,000
Total Sales (A)	350	10,500	126,000
Less. Variable Expense			
Labor, Irrigation, Medicine, Khoil etc	70	2,100	25,200
Total variable Expense (B)	70	2,100	25,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Rent		1,250	15,000
Mobile Bill		100	1,200
Salary (self)		3,000	36,000
Total fixed Cost (D)		4,350	52,200
Net Profit (E) [C-D]		4,050	48,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Betel Leaf Tree (6000 x 20)	120,000	0	120,000
Betel Leaf Tree (2000 x 20)	0	40,000	40,000
Gardenning	0	40,000	40,000
Total	120,000	80,000	200,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 80,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Betel Leaf	550	16,500	198,000	207,900
Total Sales (A)	550	16,500	198,000	207,900
Less. Variable Expense				
Labor, Irrigation, Medicine, Khoil etc	110	3,300	39,600	41,580
Total variable Expense (B)	110	3,300	39,600	41,580
Contribution Margin (CM) [C=(A-B)]	440	13,200	158,400	166,320
Less. Fixed Expense				
Rent		1,250	15,000	15,000
Mobile Bill		200	2,400	3,000
Salary (self)		3,000	36,000	36,000
Total Fixed Cost		4,450	53,400	54,000
Net Profit (E) [C-D]		8,750	105,000	112,320
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	105,000	112,320
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		57,000
	Total Cash Inflow	185,000	169,320
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	57,000	121,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures

ধারার নাম :

পীর নাম :

নাম : বাবু আব্দুল

মৃত্তি : আব্দুল ওলি

লিখিত : ডাঃ সৈয়দ

নাম : সৈয়দ

ওয়ার্ড নং : ৩৯

নাম : আব্দুল জেলা :

বাড়ি নং :

বাবু সৈয়দ সৈয়দ

নাম : সৈয়দ, আব্দুল

সৈয়দ-বর্তমান

পরিমাণ টাকা :

২০০/-

স্বাক্ষর : টাকা

বর্তমান









প্রত্যক্ষ

মি মোতা: তামের বেড়া নাম: মাহামা
তারিখ: ১৫/০১/০৫

Handwritten notes and stamps on a document, including a date '১৫/০১/০৫' and some illegible text.

Official form titled 'ইউনিয়ন পরিষদ' (Union Parishad) with fields for name, address, and identification details.



Handwritten notes next to the banknote, possibly related to a transaction or receipt.

Form titled 'সম্মানিত সদস্যদের দৃষ্টি আকর্ষণ' (Attention of Honorable Members) with numbered points.

Form titled 'গ্রামীণ ব্যাংক' (Rural Bank) with fields for name and address.

Form titled 'জন্য সনদ' (Certificate) with fields for name, date, and other details.

Vertical text on the right side of the bottom section, possibly a signature or additional note.

Form titled 'সহজ ঋণের পাশ বই' (Savings Book) with fields for name, date, and other details.

খাইখালসি লীজ পত্র।

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FAMILY PICTURE

