

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



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

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. APPEL MAHMUD
Age	:	10-12-1993 (24 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	03 Brothers, 01 Sister
Address	:	Vill: Shoipara, P.O: Mohanpur , 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	:	MOST. SANOARA BEGUM
(iii) Father's name	:	MD. EKTER SHONAR
(iv) GB member's info	:	Branch: Mowgasi Mohanpur Centre 66 (Female), Member ID: 6262/3, Group No: 06 Member since :Befor :2003-2009Present 30-01-2017(7Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 10,000 Outstanding loan: 10,000/
(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	:	10 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.	:	01739-081037
Mother's Contact No.	:	01723-156440
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SANOARA BEGUM joined Grameen Bank since 6 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	APPEL PAN KHAMAR
Location	:	Shoipara, Mohanpur, 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 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 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 Mohanpur.▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pan Item	400	12,000	1,44,000
Total Sales (A)	400	12,000	1,44,000
Less. Variable Expense			
Pan Item	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard			
Transportation		500	6,000
Entertainment		200	2,400
Kitnashok		2,000	24,000
Bank service Charge			
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		4,000	48,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Pan Item	600	18,000	2,16,000	2,26,800	2,38,140
Total Sales (A)	600	18,000	2,16,000	2,26,800	2,38,140
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)]	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		800	9,600	10,000	10,500
Entertainment		300	3,600	4,000	4,500
Salary (staff)					
Kitnashok		3,000	36,000	38,000	40,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		9,700	1,16,400	1,19,700	1,22,700
Net Profit (E) [C-D]		8,300	99,600	1,07,100	1,15,440
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	99,600	1,07,100	1,15,440
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		79,600	1,66,700
	Total Cash Inflow	1,49,600	1,86,700	2,82,140
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	79,600	1,66,700	2,62,140

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

Pictures







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FAMILY PICTURE



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