

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



Project identification and prepared by: Mr, Kabir
Raksam,Tahirpur Unit , Rajshahi

Project verified by: Md. Mijan Patoary



Brief Bio of The Proposed Nabin Udyokta

Name	:	MST. SHAMOLY
Age	:	06-07-1999(18Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	1 Son & 1 daughter
No. of siblings:	:	3 sister & 12 brother
Address	:	Vill: yusubpur,P.O: nowpara,P.S: durgapur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother in law <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. OMECHA Mother in law name: RAHELA
(iii) Father's name	:	MD. SOLEIMAN SORKAR Husband name: SELIM REJA
(iv) GB member's info	:	Branch: Nowpara, Centre # 18(Female), Member ID: 2537 Group No: 03 Member since: 08/11/2010 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 15200
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Chagol palon
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01750413132
Father's Contact No.	:	0184036722
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAHELA joined Grameen Bank since 07 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	:	SUMAIA PAN KHAMAR
Location	:	Yusubpur, nowpara, durgapur, Rajshahi
Total Investment in BDT	:	BDT 110,000
Financing	:	Self BDT 60,000-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	17 decimel
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

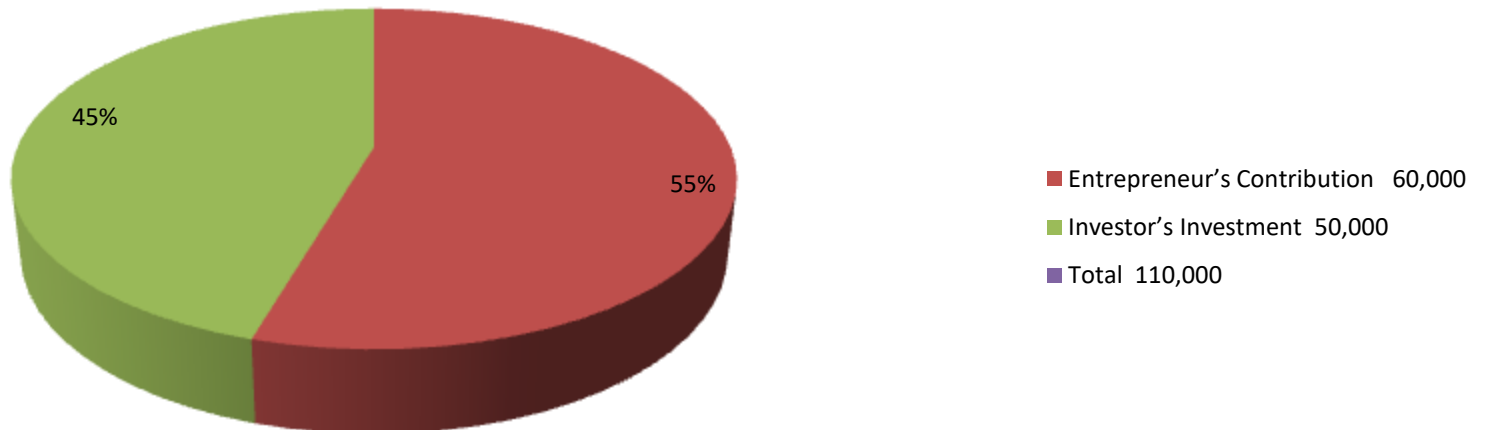
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	500	15,000	180000
Total Sales (A)	500	15,000	180000
Less. Variable Expense		0	
sales of product	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent			0
Electricity Bill			0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
medecin		1500	18,000
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
pan bor	3000	20	60,000				60000
pan bor kroy						50000	50000
Total	3000	20	60000		0	50000	110000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less. Variable Expense		0	0	0	0
sales of product	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3800	4000
madicen		1500	18000	19000	20000
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	85300	86500
Net Profit (E) [C-D]		11000	131900	141500	151640
Investment Payback			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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	131900	141500	151640
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		111900	233400
	Total Cash Inflow	181,900	253400	385040
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	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	111,900	233400	265040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: yusubpur,
nowpara,durgapurRajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest



গোষ্ঠী/সমিতি
সংগঠিত/সংগঠিত

গ্রামীণ শক্তি

প্রস্তাবিত নবীন ড

সুমার্হায়া কাম হামার

ম: গেরপুর, বাকুকাই

শক্তি জীবন বৃত্তান্ত

শ্রী: কামালী





