

Proposed NU Business Name: **LIMON PAN SHUPARI BITAN**



Project identification and prepared by: Md Mohiuddin Rubel
Ghatail Unit, Tangail

Project verified by: MD. Mizanur Rahman patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FAZAR ALI
Age	:	10-06-1982 (33 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother's And 3 Sister's
Present Address		Vill: Shahpur P.O: Porabari P.S: Ghatail Dist: Tangail
Parmanent Address		Vill: Shahpur P.O: Porabari P.S: Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAMIDA BEGUM
(iii) Father's name	:	ABDUR SATTAR
(iv) GB member's info	:	Branch: Ghatail, Centre # 79 (Female), Member ID: 5449, Group No: 01 Member since: 23-07-2006 (09 Years) First loan: 10,000 Taka. Outstanding loan:3920 Taka.
Further Information:		
(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	:	Eleven years experience in running business. He has no trained
Other Own/Family Sources of Income	:	Father's Income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-962777
Fathers Contact No.	:	01686-533232
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAMIDA BEGUM is a member of Grameen Bank. since 09 years. At first he took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her Family, Business Purpose And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	LIMON PAN SHUPARI BITAN
Location	:	Porabari, Ghatail, Tangail.
Total Investment in BDT	:	BDT 120,000 taka
Financing	:	Self BDT 60,000 (from existing business) 50% Required Investment BDT 60,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka
Proposed Salary	:	BDT 5,000 Taka
Size Of Shop	:	12 ft *20 ft=240 Square ft.
Security Of The Shop	:	BDT 20,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; pan ,shupari▪The business is operating by entrepreneur. Existing No employee.▪Collects goods from Modhupur.▪The shop is Rent.▪Average Gain on Sale 20%.▪Agreed grace period is 3 months.

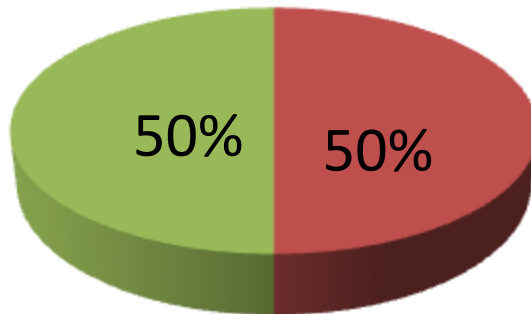
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pan, Shupari	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Pan, Shupari	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12000	144,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Gurd		100	1,200
Mobile Bill		300	3,600
Entertainment		300	3,600
Total fixed Cost (D)		6,900	82,800
Net Profit (E) [C-D]		5,100	61,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pan ,Shupari	60,000	60,000	120,000
Total	60,000	60,000	120,000

Source of Finance



Entrepreneur Contribution : 60,000

Investor Investment : 60,000

Total Investment : 120,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Pan, Shupari	3,000	90,000	108,0000	113,4000
Total Sales (A)	3,000	90,000	108,0000	113,4000
Less. Variable Expense				
Pan, Shupari	2,400	72,000	864,000	907,200
Total variable Expense (B)	2,400	72,000	864,000	907,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent		800	9,600	9,600
Electricity Bill		200	2,400	2,400
Transportation		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Salary (staff) (3000*1)		2,000	24,000	24,000
Mobile Bill & SMS Monitoring		350	4,200	4,200
Gurd		100	1,200	1,200
Entertainment		350	4,200	4,200
Total Fixed Cost		9,000	108,000	108,000
Net Profit (E) [C-D]		9,000	108,000	118,800
Investment Payback			36,000	36,000

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	60,000	
1.2	Net Profit	108,000	118,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		72,000
	Total Cash Inflow	168,000	190,000
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	72,000	154,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0,Others:01
Experience & Skill : 02 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
Local competitors;

Pictures





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