

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



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

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	DULAL HOSSEN
Age	:	11-09-1993 (23 Years)
Education, till to date	:	B,A
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	02Brother,01 Sister
Address	:	Vill: Bakshimoil , 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	:	ANOARA BIBI
(iii) Father's name	:	LATE.MUNSUR SHA
(iv) GB member's info	:	Branch: Mowgasi Mohanpur Centre 33 (Female), Member ID: 3057, Group No: 04 Member since: 25-11-2007-2012(5Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: Nill/
(v) Who pays GB loan installment	:	No
(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	:	5 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.	:	01737-328391
Mother's Contact No.	:	01745-506888
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOARA BIBI joined Grameen Bank since 5 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DULAL PAN KHAMAR
Location	:	Bakshimoil, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	17 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 Rent▪ Collects goods from Mohanpur.▪ Agreed grace period is 3 months.

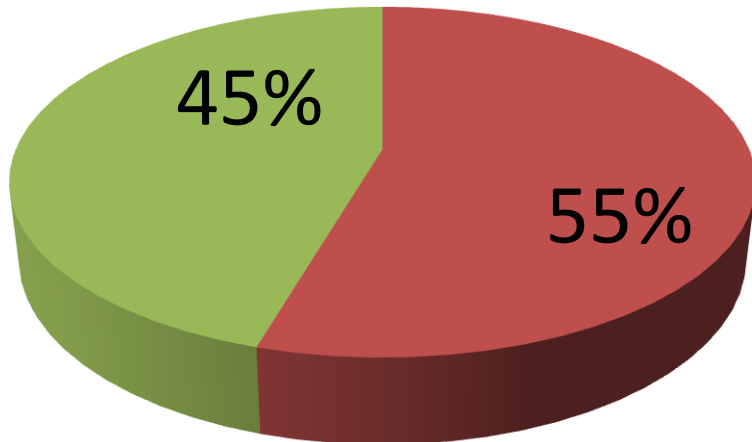
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pan Item	500	15,000	1,80,000
Total Sales (A)	500	15,000	1,80,000
Less. Variable Expense			
Pan Item	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		700	8,400
Kitnashok		2,000	24,000
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		7,000	84,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pan Chara	3000	20	60,000	2500	20	50,000	1,10,000
Total	3000		60,000	2500		50,000	1,10,000

Source of Finance



■ Entrepreneur's Contribution 60,000

■ Investor's Investment 50,000

■ Total 110,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Pan Item	700	21,000	2,52,000	2,64,600	2,64,600
Total Sales (A)	700	21,000	2,52,000	2,64,600	2,64,600
Less. Variable Expense					
Fish Item	0	0	0	0	0
Total variable Expense (B)					
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000	2,64,600	2,64,600
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		400	4,800	5,000	5,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,000	12,000	15,000	15,000
Entertainment					
Salary (staff)					
Kitnashok		2,500	30,000	30,000	30,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		9,000	1,08,000	1,11,200	1,11,200
Net Profit (E) [C-D]		12,000	1,44,000	1,53,400	1,53,400
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>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,44,00	1,53,400	1,53,400
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		1,14,000	1,14,000
	Total Cash Inflow	1,94,000	2,67,400	2,67,400
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	80,000	20000	20000
3	Net Cash Surplus	1,14,000	2,37,400	2,37,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 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







FAMILY PICTURE

