Proposed NU Business Name: MASUM PAN KHAMAR



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

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta						
Name	:	MST. ZOHURA BIBI				
Age	:	02-10-1989 (37 Years)				
Education, till to date	:	Class Eight				
Marital status	:	Married				
Children	:	010 Son, 01 Doughter				
No. of siblings:	:	02Brother,04 Sister				
Address	:	Vill: Chandopara , P.O: Jahanabad, P.S:Mohanpur , Dist: Rajshahi				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment	: : :	Mother Fathe MST. GOLCIARA BIBI MD. ISMAIL HOSSEN Branch: Rayghati Mohanpur Centre 53 (Female), Member ID: 4410, Group No: 02 Member since: 2001-2008(8 Years) First loan: BDT 2,000 Existing Loan: BDT 10,000 Outstanding loan: Paid/= No				
(vi) Mobile lady (vii) Grameen Education Loan	:	No No				
(viii)Any other loan like GB, BRAC ASA etc	:	No 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	:	5 years experience in running business.
Training Info	:	He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-130345
Mother's Contact No.	:	01755-234634
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. GOLCIARA BIBI joined Grameen Bank since 8 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

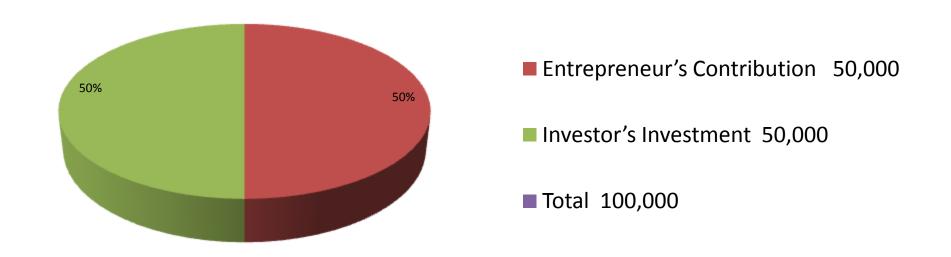
Proposed Nobin Udyokta Business Info							
Business Name	:	MASUM PAN KHAMAR					
Location	:	Chandopara, Jahanabad, Mohanpur, Rajshahi					
Total Investment in BDT	:	BDT 1,00,000/-					
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%					
Present salary/drawings from business (estimates)	:	BDT 4,000/-					
Proposed Salary	:	BDT 4,000/-					
Size of shop	:	12 Shotangsho					
Implementation	:	 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 (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			
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)	400	12,000	1,44,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		4,000	48,000
Transportation		500	6,000
Kitnashok		1,300	15,600
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D)		6,000	72,000

Investment Breakdown								
Existing					Proposed			
Particulars Qty. Unit Amou				Qty	Unit	Amount Proposed		
		Price	(BDT)		Price	(BDT)	Total	
Pan Chara	2500	20	50,000	1500	20	30,000	80,000	
Pan boroj Repearing	-	-	_			20,000	20,000	
Total	2500		50,000	1500		50,000	1,00,000	

Source of Finance



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd year	3rd year	
Revenue (sales)						
Pan Item	500	15,000	1,80,000	1,89,000	1,98,450	
Total Sales (A)	500	15,000	1,80,000	1,89,000	1,98,450	
Less. Variable Expense						
Total variable Expense (B)						
Contribution Margin (CM) [C=(A-B)	500	15,000	1,80,000	1,89,000	1,98,450	
Less. Fixed Expense						
Mobile Bill		300	3,600	4,000	4,500	
Salary (self)		4,000	48,000	48,000	48,000	
Transportation		500	6,000	7,000	8,000	
Kitnashok		1600	19,200	20,500	21,000	
Bank service Charge		100	1,200	1,200	1,200	
Total Fixed Cost		6,500	78,000	80,700	82,700	
Net Profit (E) [C-D)		8,500	1,02,000	1,08,300	1,15,750	
Investment Payback			20,000	20,000	20,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,02,000	1,08,300	1,15,750
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		82,000	2,86,0500
	Total Cash Inflow	1,52,000	1,90,300	
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	20,000	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	82,000	1,70,300	2,66,050

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 5 Years Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

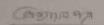
Theft Fire

Political unrest

Pictures







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FAMILY PICTURE

