

Proposed NU Business Name: **EMRAN 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	:	MD.AMRAN ALI
Age	:	20-05-1998 (19 Years)
Education, till to date	:	S.S.C
Marital status	:	Mnarried
Children	:	Null
No. of siblings:	:	01 Brother,05 Sister
Address	:	Vill:Rokhitpara , P.O: Hatkhujipur , P.S: Bagmara , 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. AMENA BIBI
(iii) Father's name	:	MD. AFSAR ALI
(iv) GB member's info	:	Branch: Auchpara, Bagmara Centre 17 (Female), Member ID: 9188/4, Group No: 04 Member since: 2008-2013Present 10-08-2015 (7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: 5,920/
(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	:	Five 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.	:	01705-932079
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AMENA BIBI joined Grameen Bank since 7 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	:	EMRAN PAN KHAMAR
Location	:	Rokhitpara,Bagmara,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	:	11 Shotangso
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.

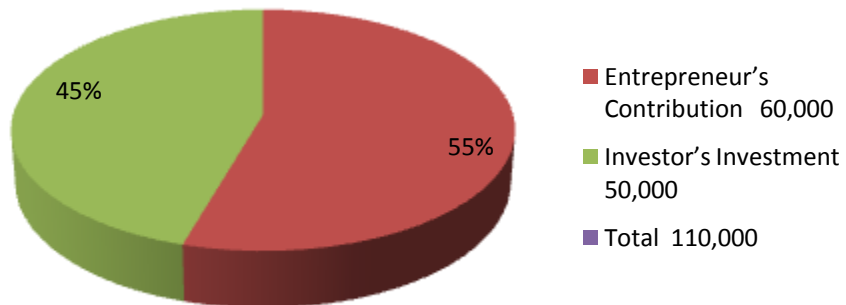
Existing Business

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)		4,000	48,000
Guard			
Transportation		500	6,000
Entertainment		200	2,400
Kitnashok		2,000	24,000
Bank service Charge			
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pan Gas	3000	20	60,000	1000	20	20,000	800,000
Pan Boroj Repeating				-	-	30,000	30,000
Total	3000		60,000			50,000	1,10,000

Source of Finance



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)		4,000	48,000	48,000	48,000
Transportation		1,000	12,000	13,000	14,000
Entertainment		400	4,800	5,000	5,500
Salary (staff)					
Kitnashok		2,500	30,000	32,000	35,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		8,500	1,02,000	1,05,800	1,10,700
Net Profit (E) [C-D]		9,500	1,14,000	1,21,000	1,27,440
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	1,14,000	1,21,000	1,27,400
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		94,000	1,95,000
	Total Cash Inflow	1,64,000	2,15,000	3,22,400
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	94,000	1,95,000	3,02,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 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

