

## Proposed NU Business Name: **M/S ISLAM PAN KHAMAR**



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

Project verified by: Md. Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SHOFIKUL ISLAM</b>
Age	:	24-01-1984 (33 Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brother, 05 Sister
Address	:	Vill: Batupara , P.O: Mowgasi , 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	:	<b>MOST. SOFERJAN KHATUN</b>
(iii) Father's name	:	<b>MD. ISRAIL HOSSEN</b>
(iv) GB member's info	:	Branch: Mowgasi Mohanpur Centre 2 (Female), Member ID: 1173/2, Group No: 03 Member since: 19-05-1995(22 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 18,000 Outstanding loan: 14,920/
(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	:	8 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Medisine Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-736506
Mother's Contact No.	:	01704-291802
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SOFERJAN KHATUN** joined Grameen Bank since 22 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S ISLAM PAN KHAMAR</b>
Location	:	Batupara, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	41 Shotangso
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing; Pan Item etc.</li><li>▪ Average 100% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li><li>▪ The shop is No Rent</li><li>▪ Collects goods from Mohanpur.</li><li>▪ Agreed grace period is 3 months.</li></ul>

# Existing Business

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pan Item	600	18,000	2,16,000
<b>Total Sales (A)</b>	600	18,000	2,16,000
<b>Less. Variable Expense</b>			
Pan Item	0	0	0
<b>Total variable Expense (B)</b>	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18,000	2,16,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard			
Transportation		1,000	12,000
Entertainment		200	2,400
Kitnashok		3,000	36,000
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>9,500</b>	<b>1,14,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,500</b>	<b>1,02,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
Pan Item	900	27,000	3,24,000	3,40,200	3,57,210
<b>Total Sales (A)</b>	900	27,000	3,24,000	3,40,200	3,57,210
<b>Less. Variable Expense</b>					
Pan Item	0	0	0	0	0
<b>Total variable Expense (B)</b>	0	0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	3,24,000	3,40,200	3,57,210
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	19,000	20,000
Entertainment		400	4800	5,000	5,500
Salary (staff)					
Kitnashok		4,000	48,000	49,000	50,000
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>11,500</b>	<b>1,38,000</b>	<b>1,40,700</b>	<b>1,43,700</b>
<b>Net Profit (E) [C-D]</b>		<b>15,500</b>	<b>1,86,000</b>	<b>1,99,500</b>	<b>2,13,500</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,86,000	1,99,500	2,13,500
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,66,000	3,45,500
	<b>Total Cash Inflow</b>	<b>2,36,000</b>	<b>3,65,500</b>	<b>5,59,000</b>
<b>2</b>	<b>Cash Outflow</b>			
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	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,66,000</b>	<b>3,45,500</b>	<b>5,39,000</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

