

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



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

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MD. MOTIUR RAHMAN</b>
Age	:	07-10-1982 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	Null
Address	:	Vill: Kaji Vaturia, 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	:	<b>MOST. ROHIMA BEGUM</b>
(iii) Father's name	:	<b>MD. AZIZUR RAHMAN</b>
(iv) GB member's info	:	Branch: Mowgasi Mohanpur Centre 57 (Female), Member ID: 4872/6, Group No: 01 Member since: Befor 2007-2012 Present 16-03-17 (6Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 15,000 Outstanding loan: 14,340/
(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	:	6 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture, Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-294445
Mother's Contact No.	:	01790-324983
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. ROHIMA BEGUM** joined Grameen Bank since 6 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOSTAKIN PAN KHAMAR</b>
Location	:	Kaji Vaturia, 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	:	10 Shotangsho
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>

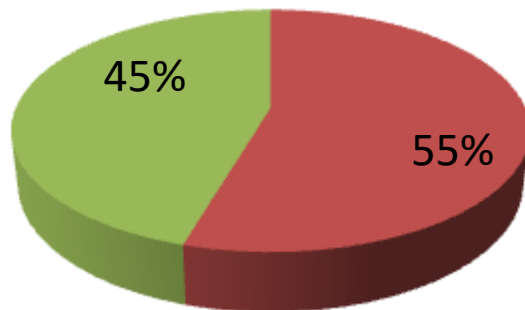
## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pan Item	500	15,000	1,80,000
<b>Total Sales (A)</b>	500	15,000	1,80,000
<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>	500	15,000	1,80,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard			
Transportation		700	8,400
Entertainment			
Kitnashok		2,000	24,000
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>8,000</b>	<b>96,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,000</b>	<b>84,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pan Chara	3000	20	60,000	1000	20	20,000	800,000
Reparing Pan Boroj	-	-	-	-	-	30,000	30,000
<b>Total</b>	<b>3000</b>		<b>60,000</b>	<b>1000</b>		<b>50,000</b>	<b>1,10,000</b>

## Source of Finance



■ Entrepreneur's Contribution 60,000

■ Investor's Investment 50,000

■ Total 110,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
<b>Pan Item</b>	700	21,000	2,52,000	2,64,600	2,64,600
<b>Total Sales (A)</b>	700	21,000	2,52,000	2,64,600	2,64,600
<b>Less. Variable Expense</b>					
<b>Fish Item</b>	0	0	0	0	0
<b>Total variable Expense (B)</b>					
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21,000	2,52,000	2,64,600	2,64,600
<b>Less. Fixed Expense</b>					
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
<b>Total Fixed Cost</b>		<b>9,000</b>	<b>1,08,000</b>	<b>1,11,200</b>	<b>1,11,200</b>
<b>Net Profit (E) [C-D]</b>		<b>12,000</b>	<b>1,44,000</b>	<b>1,53,400</b>	<b>1,53,400</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20000</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	1,44,00	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
	<b>Total Cash Inflow</b>	<b>1,94,000</b>	<b>2,67,400</b>	<b>2,67,400</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	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,14,000</b>	<b>2,37,400</b>	<b>2,37,400</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 6 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

