

Proposed NU Business Name: **MILON PANER 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. MILON RANA</b>
Age	:	15-02-1995 (22 Years)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	01 Son, 01 Doughter
No. of siblings:	:	02 Brother And 01 Sister
Address	:	Vill:Pathalia, 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. HASENA BIBI</b> <input type="checkbox"/>
(iii) Father's name	:	<b>MD. ABUL KALAM</b>
(iv) GB member's info	:	Branch: Achpara,Bagmara Centre 11 (Female), Member ID: 1252 , Group No: 01 Member since: 1990-2000 (10Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 7,000 Outstanding loan: Paid/=
(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	:	Five years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture, Goru Palon
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-773935
Mother's Contact No.	:	01761-322589
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. HASENA BIBI** joined Grameen Bank since 10 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>MILON PANER KHAMAR</b>
Location	:	Pathalia Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/-(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	:	37 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 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	700	21,000	2,52,000
<b>Total Sales (A)</b>	700	21,000	2,52,000
<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>	700	21,000	2,52,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Guard			
Transportation		1,000	12,000
Entertainment			
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>11,500</b>	<b>1,38,000</b>



<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>	1000	30,000	3,60,000	3,78,000	3,96,900
<b>Total Sales (A)</b>	1000	30,000	3,60,000	3,78,000	3,96,900
<b>Less. Variable Expense</b>					
<b>Pan Item</b>	0	0	0	0	0
<b>Total variable Expense (B)</b>	0	0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	1000	30,000	3,60,000	3,78,000	3,96,900
<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	20,000	22,000
Entertainment					
Salary (staff)					
Kitnashok		4,000	48,000	50,000	52,000
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>11,100</b>	<b>1,33,200</b>	<b>1,37,700</b>	<b>1,42,200</b>
<b>Net Profit (E) [C-D]</b>		<b>18,900</b>	<b>2,26,800</b>	<b>2,40,300</b>	<b>2,54,700</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)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,26,800	2,40,300	2,54,700
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,06,800	4,27,100
	<b>Total Cash Inflow</b>	<b>2,76,800</b>	<b>4,47,100</b>	<b>6,81,800</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>2,06,800</b>	<b>4,27,100</b>	<b>6,61,800</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :5 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







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