

Proposed NU Business Name: **PANER BOROJ**



Project identification and prepared by: Mr. Kabir
Raksam, Tahirpur Unit , Rajshahi

Project verified by: Mr. Kabir Raksam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. MAHABUR RAHMAN
Age	:	30-11-1995(21 Year)
Education, till to date	:	Degree running
Marital status	:	Married
Children	:	no
No. of siblings:	:	1 Brother & 1 sister
Address	:	Vill: monggolpara, P.O: monggolpara,P.S: puthia, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JOSNA BEGUM
(iii) Father's name	:	MD. RIAJ UDDIN
(iv) GB member's info	:	Branch: Shreepur, Centre # 53(Female), Member ID: 7033/2 , Group No:08 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 35000 Outstanding loan27300
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Chagol palon
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01744983757
Father's Contact No.	:	01780948187
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JOSNA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

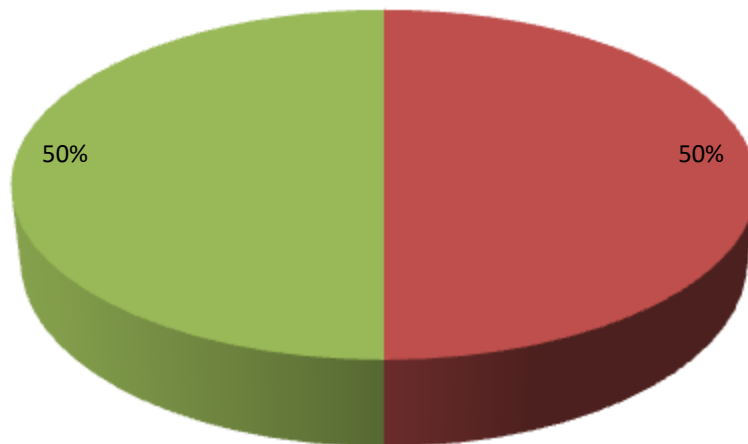
Business Name	:	PANER BOROJ
Location	:	Monggolpara,puthia,Rajshahi
Total Investment in BDT	:	BDT 1,00,000
Financing	:	Self BDT 50,000-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15 decimal
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	500	15,000	180000
Total Sales (A)	500	15,000	180000
Less. Variable Expense		0	
sales of product	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			
Transportation		500	6,000
medicin		1300	15,600
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
pan bor	2500	20	50,000	2500	20	50,000	50,000
						0	0
Total	2500	20	50,000	2500	20	50,000	50,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	700	21000	252000	264600	277830
Total Sales (A)	700	21000	252000	264600	277830
Less. Variable Expense					
sales of product	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)	700	21000	252000	264600	277830
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6500	7000
Entertainment		1300	15600	15800	16000
Salary (staff)					
medicin					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	84800	85500
Net Profit (E) [C-D]		14000	167900	179800	192330
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	167900	179800	192330
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		147900	307700
	Total Cash Inflow	217900	327700	500030
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	147900	307700	480030

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : ,
monggolpara,puthia,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest



নাইসেন্স নং-১৪৮

নাইসেন্সকারীর নাম শ্ৰীঃ শাহাবুদ্দীন রহমান

পাঠ্যক্রমের নাম শ্ৰীঃ বিদ্যা ঙ্গে

বিষয়ঃ কলম পাতা মুঠি, রাত

বৃত্তি/ব্যবসার ধরণ "পানের বরজ"

সম্পন্ন থাকার মেয়াদ ১০/০৬/২০১৮ পর্যন্ত ।

ফি এর পরিমাণ ১০০/-





