

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



Project identification and prepared by: Md.ROKON UDDIN,  
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mizanur rahman



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

Name	:	<b>MD. MILON HOSSEN</b>
Age	:	10-08-1991 (26 Years)
Education, till to date	:	B, A
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brother
Address	:	Vill: Chandupara, P.O: Jahanabad 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. JAKIA BIBI</b> <input type="checkbox"/>
(iii) Father's name	:	<b>MD. MOZAHAR ALI</b>
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 57 (Female), Member ID: 4243/6 , Group No: 02 Member since: Befor 2002- 2012 Present 5-10-17 (9Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 10,000 Outstanding loan: 8,020/=
(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, Mudi Dokan
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782-690512
Mother's Contact No.	:	01735-595922
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. JAKIA BIBI** joined Grameen Bank since 9 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>MILON PAN KHAMAR</b>
Location	:	Jahanabad, 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>

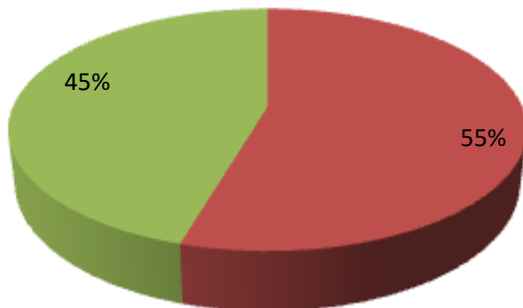
## Existing Business

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>			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		700	8,400
Kitnashok		3,000	36,000
<b>Total fixed Cost (D)</b>		<b>9,000</b>	<b>1,08,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,000</b>	<b>72,000</b>

## 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	80,000
Pan Boroj Repeating				-	-	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>					
Pan Item	700	21,000	2,52,000	2,64,600	2,77,830
<b>Total Sales (A)</b>	700	21,000	2,52,000	2,64,600	2,77,830
<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>	700	21,000	2,52,000	2,64,600	2,77,830
<b>Less. Fixed Expense</b>					
Mobile Bill		400	4,800	5,000	5,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1000	12,000	13,000	15,000
Kitnashok		3,500	42,000	45,000	50,000
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>10,000</b>	<b>1,20,000</b>	<b>1,24,200</b>	<b>1,31,200</b>
<b>Net Profit (E) [C-D)</b>		<b>11,000</b>	<b>1,32,000</b>	<b>1,42,400</b>	<b>1,46,630</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	1,32,000	1,42,400	1,46,630
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,12,000	2,34,400
	<b>Total Cash Inflow</b>	<b>1,82,000</b>	<b>2,54,400</b>	<b>3,81,030</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>1,12,000</b>	<b>2,34,400</b>	<b>3,61,030</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

## ৬নং জাহানাবাদ ইউনিয়ন পরিষদ

ডাকঘর : জাহানাবাদ, থানা/উপজেলা : মোহনপুর, জেলা : রাজশাহী।

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## ট্রেড লাইসেন্স

বহি নং-ঃ..... ০২.....

অর্থ বৎসর : ২০১৭-২০১৮.....

লাইসেন্স নম্বর : ২৭/০১৭-২০১৮.....

তারিখ : ১২/১২/১৭.....

লাইসেন্সধারীর নাম :..... মোঃ বিলল হোসেন.....

পিতা / স্বামীর নাম :..... মোঃ মুজাহিদ হান্না.....

মাতার নাম :..... মোঃ কাদিয়া চিচি.....

গ্রাম :..... হান্নাপাড়া..... ওয়ার্ড নং : ০১..... ডাকঘর : জাহানাবাদ.....

থানা / উপজেলা :..... মোহনপুর..... জেলা : রাজশাহী.....

প্রতিষ্ঠানের নাম :..... বিলল পান আমাচ.....

পেশার ধরন :..... পান ব্যবসায়ী.....

লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ২০০.....

(কথায় :..... দুই শত টাকা মাত্র.....) প্রাপ্ত হয়ে তার.....

ব্যবসা / বৃত্তি / পেশা :..... চালিয়ে যাবার জন্য এই.....

লাইসেন্স প্রদান করা হ'ল। লাইসেন্স-এর মেয়াদ : ৩০/০৬/২০১৮..... পর্যন্ত।

তারিখ : ১২/১২/১৭.....

স্বাক্ষর  
১২/১২/১৭

চেয়ারম্যানের দস্তখত  
মোঃ এমাজ উদ্দীন খান  
চেয়ারম্যান  
৬ নং জাহানাবাদ ইউনিয়ন পরিষদ













# FAMILY PICTURE

