

Proposed NU Business Name: **ASHRAF PANER KHAMAR**



Project identification and prepared by: Md. Sohel Rana, Tahirpur
Unit, Rajshahi

Project verified by: Md. Mijan Patoary



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. JAKIRUL ISLAM
Age	:	10-06-1998(19Years)
Education, till to date	:	B.B.A running
Marital status	:	Un Married
Children	:	No
No. of siblings:	:	1 Brother &1 sister
Address	:	Vill: Shreepur.P.O: Bagmara,P.S: Bagmara, 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. MARJIA BIBI
(iii) Father's name	:	MD. ASHRAF ALI
(iv) GB member's info	:	Branch: shreepur, Centre # 67(Female), Member ID: 6003/6 Group No: 03 Member since: 2008 First loan: BDT -5000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: 16552
(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	:	04years 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.	:	01763248895
Father's Contact No.	:	01794998936
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MARJIA BIBI 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

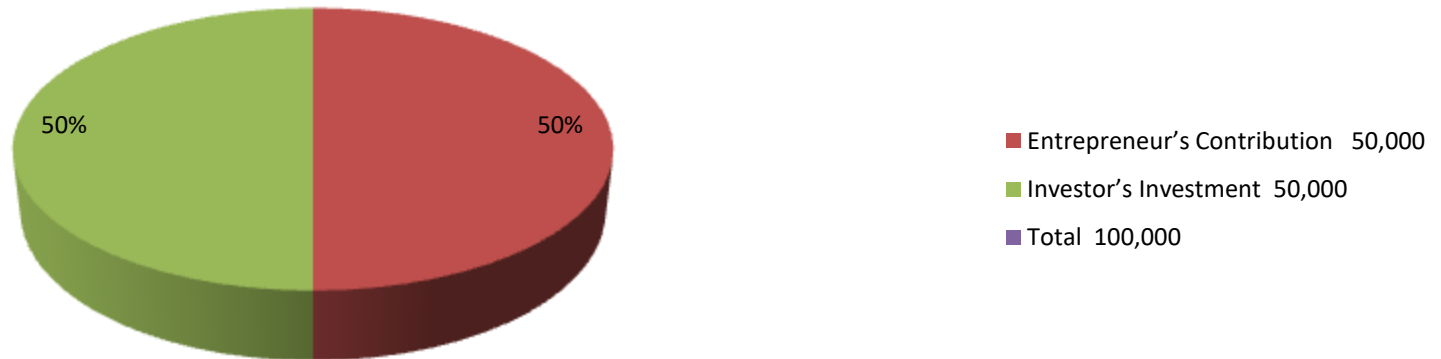
Business Name	:	ASHRAF PANER KHAMAR
Location	:	Shreepur, bagmara,Rajshahi
Total Investment in BDT	:	BDT 100,000
Financing	:	Self BDT 50,000-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	17 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	500	15,000	180000
Total variable Expense (B)	500	15,000	180000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Entertainment			
medicin		1500	18,000
Bank service Charge			0
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 borj	2500	20	50,000				50,000
pan borj kroy						50000	50,000
Total	2500	20	50000		0	50000	100000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less. Variable Expense		0	0	0	0
sales of product	600	18000	216000	226800	238140
Total variable Expense (B)	600	18000	216000	226800	238140
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Mobile Bill		200	2400	2600	2800
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3800	4000
medicin		1500	18000	19000	20000
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	85500	86900
Net Profit (E) [C-D]		11000	131900	141300	151240
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	131900	141300	151240
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		111900	233200
	Total Cash Inflow	181,900	253200	384440
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	111,900	233200	364440

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: shreepur,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest





