

## Proposed NU Business Name: **ROKON 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. ROKONUZZAMAN RAZU</b>
Age	:	16-08-1991 (26 Years)
Education, till to date	:	M.A ( Runnig)
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	02Brothers, 01 Sister
Address	:	Vill: Shoipara, 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. MOSTOARA BEGUM</b>
(iii) Father's name	:	<b>MD. RAFIQUUL ISLAM</b>
(iv) GB member's info	:	Branch: Mowgasi Mohanpur Centre 66 (Female), Member ID: 6174/5, Group No: 03 Member since:2006-2011Present 2-1-2017(6Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 10,000 Outstanding loan: 9,340/
(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	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Bussines
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-985442
Mother's Contact No.	:	01722-630055
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. MOSTOARA 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>ROKON PAN KHAMAR</b>
Location	:	Shoipara, 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	:	17 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>

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

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Pan Chara	3000	20	60,000	2500	20	50,000	1,10,000
<b>Total</b>	<b>3000</b>		<b>60,000</b>	<b>2500</b>		<b>50,000</b>	<b>1,10,000</b>

## Source of Finance



**Financial Projection (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>
<b>Revenue (sales)</b>				
<b>Pan Item</b>	700	21,000	2,52,000	2,64,600
<b>Total Sales (A)</b>	700	21,000	2,52,000	2,64,600
<b>Less. Variable Expense</b>				
<b>Fish Item</b>	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
<b>Less. Fixed Expense</b>				
Rent				
Electricity Bill				
Mobile Bill		400	4,800	5,000
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	15,000
Entertainment				
Salary (staff)				
Kitnashok		2,500	30,000	30,000
Bank service Charge		100	1,200	1,200
<b>Total Fixed Cost</b>		<b>9,000</b>	<b>1,08,000</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>Investment Payback</b>			<b>30000</b>	<b>30000</b>



# Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<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
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,14,000
	<b>Total Cash Inflow</b>	<b>1,94,000</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)	30,000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,14,000</b>	<b>2,37,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 7 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

