

## Proposed NU Business Name: **MAZIDUL PAN KHAMAR**



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

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MD. MAZIDUL ISLAM</b>
Age	:	18-02-1994 (23 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brothers
Address	:	Vill: Kharta, 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. HABIBA</b>
(iii) Father's name	:	<b>MD. HABIBUR</b>
(iv) GB member's info	:	Branch: Mowgasi Mohanpur Centre 80 (Female), Member ID: 11134/1, Group No: 02 Member since :06-06-2011 (6Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 26,000 Outstanding loan: 19,136/
(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	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-244684
Mother's Contact No.	:	01740-258145
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. HABIBA** 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.

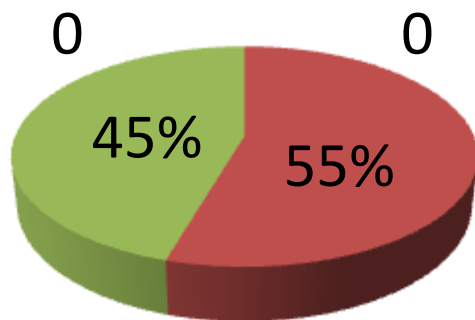
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAZIDUL PAN KHAMAR</b>
Location	:	Kharta,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	:	14 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>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Pan Item	400	12,000	1,44,000
<b>Total Sales (A)</b>	400	12,000	1,44,000
<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>	400	12,000	1,44,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard			
Transportation		500	6,000
Entertainment		200	2,400
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>4,000</b>	<b>48,000</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pan Chara	3000	20	60,000	1000	20	20,000	80,000
Boroz 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>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>					
<b>Pan Item</b>	600	18,000	2,16,000	2,26,800	2,38,140
<b>Total Sales (A)</b>	600	18,000	2,16,000	2,26,800	2,38,140
<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>	600	18,000	2,16,000	2,26,800	2,38,140
<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		800	9,600	10,000	10,500
Entertainment		300	3,600	4,000	4,500
Salary (staff)					
Kitnashok		3,000	36,000	38,000	40,000
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>9,700</b>	<b>1,16,400</b>	<b>1,19,700</b>	<b>1,22,700</b>
<b>Net Profit (E) [C-D]</b>		<b>8,300</b>	<b>99,600</b>	<b>1,07,100</b>	<b>1,15,440</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	99,600	1,07,100	1,15,440
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		79,600	1,66,700
	<b>Total Cash Inflow</b>	<b>1,49,600</b>	<b>1,86,700</b>	<b>2,82,140</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	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>79,600</b>	<b>1,66,700</b>	<b>2,62,140</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 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





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# FAMILY PICTURE

