

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

Project identification and prepared by: Md Kabir Raksham,
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAHIM
Age	:	01-01-1990(27 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Nurpur P.O: Jamgram Thana: 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	:	MOST. ASMA
(iii) Father's name	:	MD.AHAMMED ALI
(iv) GB member's info	:	Branch: Sreepur Bagmara, Centre # 63(Female), Member ID:7064/1 Group No: 07 Member since: 19-08-2007 (10Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT: 90000, Outstanding loan: BDT: 68529
(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.)	:	Yes
Business Experiences and Training Info	:	06 years experience in running business. 06 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723591745
Mother's Contact No.	:	01747391065
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ASMA joined Grameen Bank since 10 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

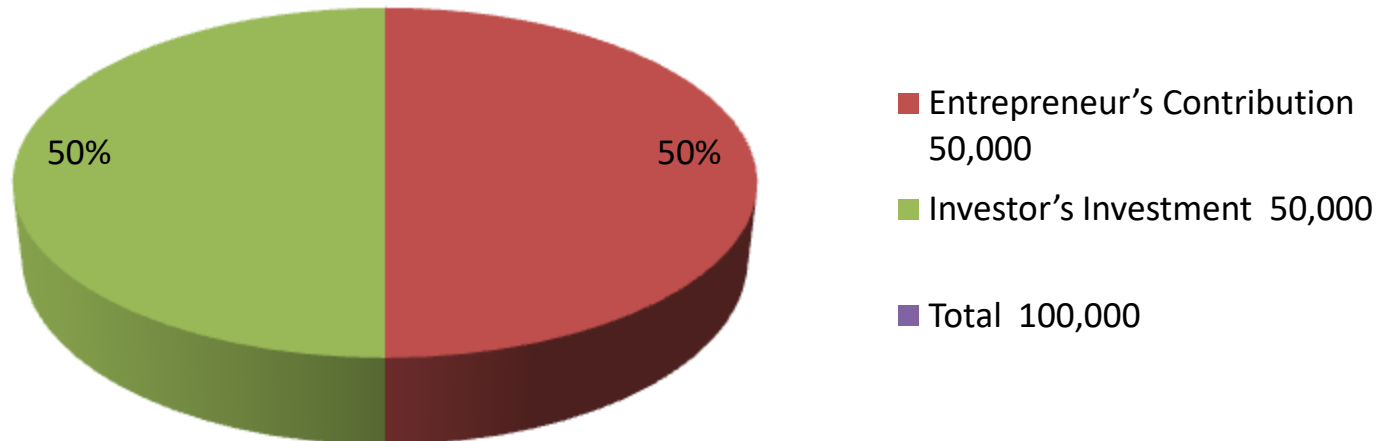
Business Name		RAHIM PAN KHAMAR
Location	:	Nurpur,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 100000/-
Financing	:	Self BDT 50000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 shotangso.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Betel leaf etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Baghmara.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Betel leaf etc.	400	12000	144000
	0	0	0
Total Sales(A)	400	12000	144000
Less Variable Expense (B)			0
Betel leaf etc.	0	0	0
Total Variable Expense	0	0	0
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportation		700	8400
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Medicine		2000	24000
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		4000	48000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Betel leaf etc.			50,000			50,000	100,000
			0			0	0
	0	0	50,000	0	0	50,000	100,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Betel leaf etc.	850	25500	306000	321300	337365
0	0	0	0	0	0
Total Sales(A)	850	25500	306000	321300	337365
Less Variable Expense (B)					
Betel leaf etc.	0	0	0	0	0
Total Variable Expense	0	0	0	0	0
Contributon Margin (CM) [C=(A-B)]	850	25500	306000	321300	337365
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		700	8400	8820	9261
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		2000	24000	24000	24000
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8000	96000	96820	97661
Net Profit (E)= [C-D]		17500	210000	220500	231525
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	210,000	220500	231525
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		190000	390500
	Total Cash Inflow	260,000	410,500	622,025
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	190,000	390,500	602,025

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Kusumbi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE