

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



Project identification and prepared by: Mst. Lailatun
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nabin Udyokta

Name	:	LALON MAHMUD
Age	:	27-08-1988 (29 Year)
Education, till to date	:	M.A
Marital status	:	Un Married
Children	:	No
No. of siblings:	:	2 Brother
Address	:	Vill: Zamgram,P.O: Zamgram,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. GOLJAN BIBI
(iii) Father's name	:	MD. NECHER ALI
(iv) GB member's info	:	Branch : Shreepur, Centre # 63(Female), Member ID: 7342, Group No:08 Member since: 27-04-2003 (14 Year) First loan: BDT -5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 17246
(v) Who pays GB loan installment	:	Mother
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01737-579290
Father's Contact No.	:	01744-350900
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. GULZAN BIBI joined Grameen Bank since 14 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

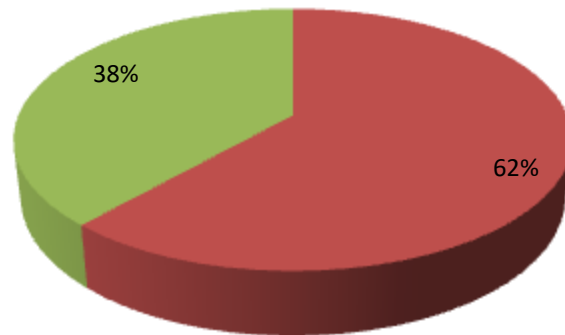
Business Name	:	LALON PAN KHAMAR
Location	:	Zamgram ,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 130000
Financing	:	Self BDT 80000-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	33 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 of product	500	15,000	180000
Total Sales (A)	500	15,000	180000
Less. Variable Expense		0	
Sales	0	0	0
Total variable Expense (B)	0	0	0
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		500	6,000
Medicin		1300	15,600
Salary (staff)		0	0
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 bor	4000	20	80,000	2500	20	50000	130,000
						0	0
Total	4000	20	80000		20	50000	130000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales of product	500	15000	180000	189000	198450
Total Sales (A)	500	15000	180000	189000	198450
Less. Variable Expense		0	0	0	0
	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Mobile Bill		200	2400	28	3000
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
Entertainment		0	0	0	0
Salary (staff)		0	0	0	0
medicin		1300	15600	16000	17000
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	83128	88100
Net Profit (E) [C-D]		8000	95900	105872	110350
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	95900	105872	110350
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		75900	161772
	Total Cash Inflow	145900	181772	272122
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	75900	161772	252122

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Zamgram,
Bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

