

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



Project identification and prepared by: Mr. Kabir Raksam,  
Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. SHAKIRUL ISLAM SHANTO</b>
Age	:	<b>12-12-1998(18 Year)</b>
Education, till to date	:	<b>S.S.C</b>
Marital status	:	<b>Un Married</b>
Children	:	<b>No</b>
No. of siblings:	:	<b>1 Brother</b>
Address	:	<b>Vill: nurpur, P.O: jamgram,P.S: Bagmara, Dist: Rajshahi</b>
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. PAYRA BIBI</b>
(iii) Father's name	:	<b>MD. AKRAM ALI</b>
(iv) GB member's info	:	Branch: Shreepur, Centre # 36(Female), Member ID: 5956/2, Group No:01 Member since: 10-07-2008 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 23409
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Tuition
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01774416207
Father's Contact No.	:	01732062035
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. PAYRA BIBI** joined Grameen Bank since 08 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	:	<b>SHANTO PAN KHAMAR</b>
Location	:	Nurpur, jamgram, Bagmara,Rajshahi
Total Investment in BDT	:	BDT 1,00,000
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	:	20 decimal
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

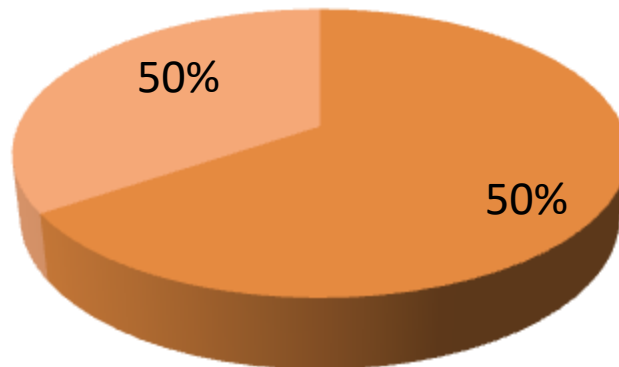
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Sales of product	500	15,000	180000
<b>Total Sales (A)</b>	500	15,000	180000
<b>Less. Variable Expense</b>		0	
Sales	0	0	0
<b>Total variable Expense (B)</b>	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		300	3,600
Medicin		1,500	18,000
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,000</b>	<b>96,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
pan bor	2500	20	50,000	2500	20	50,000	
<b>Total</b>	<b>2500</b>	<b>20</b>	<b>50,000</b>	<b>2500</b>	<b>20</b>	<b>50,000</b>	<b>100,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
sales of product	500	15000	180000	189000	198450
<b>Total Sales (A)</b>	500	15000	180000	189000	198450
<b>Less. Variable Expense</b>		0	0	0	0
<b>Total variable Expense (B)</b>	0	0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15000	180000	189000	198450
<b>Less. Fixed Expense</b>					
Mobile Bill		200	2,400	2,800	3,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		300	3,600	3,800	4,000
Medicine		1,500	18,000	19,000	20,000
Bank service Charge			<b>100</b>	100	100
<b>Total Fixed Cost</b>		<b>7,000</b>	<b>84,100</b>	85,700	87,100
<b>Net Profit (E) [C-D]</b>		8,000	96,100	1,03,300	1,11,350
<b>Investment Payback</b>			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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	96,100	1,03,300	1,11,350
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		76,100	<b>159400</b>
	<b>Total Cash Inflow</b>	<b>1,46,100</b>	<b>1,79,400</b>	270750
<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>	20,000
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,100</b>	<b>1,59,400</b>	<b>2,50,750</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# Family picture

