#### **Proposed NU Business Name: ASHRAF PANER KHAMAR**



Project identification and prepared by: Md. Sohel Rana, Tahirpur Unit, Rajshahi

Project verified by: Md. Mijan Patoary



Name : MD. JAKIRUL ISLAM  Age : 10-06-1998( 19Years)  Education, till to date : B.B.A running  Marital status : Un Married  Children : No  No. of siblings: : 1 Brother &1 sister  Address : Vill: Shreepur.P.O: Bagmara,P.S: Bagmara, Dist: Rajshahi  Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Further Information: Existing Loan: BDT -5000  Further Information: Existing Loan: BDT -5000, Outstanding loan: 16552  (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	Brief Bio of The Proposed Nobin Udyokta						
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(viii) Any other loan like GB, : No	(vi) Mobile lady	:	No				
	(vii) Grameen Education Loan	:	No				
BRAC ASA etc		:	No				
	BRAC ASA etc						

#### 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	••	04years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Chagol palon
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01763248895
Father's Contact No.	:	01794998936
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MARJIA BIBI** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

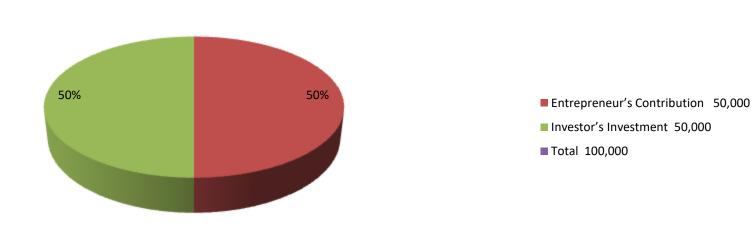
Proposed Nobin Udyokta Business Info						
Business Name	:	ASHRAF PANER KHAMAR				
Location	:	Shreepur, bagmara,Rajshahi				
Total Investment in BDT	:	BDT 100,000				
Financing	:	Self BDT 50,000-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%				
Present salary/drawings from business (estimates)	:	OT 5000/-				
Proposed Salary	:	5000/=				
Size of shop	:	17 Decimal				
Security of the shop	:	-				
Implementation	:	<ul> <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			
Revenue (sales)						
sales	500	15,000	180000			
Total Sales (A)	500	15,000	180000			
Less. Variable Expense		0				
sales of product	500	15,000	180000			
Total variable Expense (B)	500	15,000	180000			
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		300	3,600			
Entertainment						
medicin		1500	18,000			
Bank service Charge			0			
Total fixed Cost (D)		7,000	84,000			
Net Profit (E) [C-D)		8,000	96,000			

Investment Bre	akdown

	Existing		Proposed				
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
pan borj	2500	20	50,000				50,000
pan borj kroy						50000	50,000
Total	2500	20	50000		0	50000	100000

#### **Source of Finance**



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less. Variable Expense		0	0	0	0
sales of product	600	18000	216000	226800	238140
Total variable Expense (B)	600	18000	216000	226800	238140
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Mobile Bill		200	2400	2600	2800
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3800	4000
medicin		1500	18000	19000	20000
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	85500	86900
Net Profit (E) [C-D)		11000	131900	141300	151240
Investment Payhack			20000	20000	20000

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

		Year 1		(2.2.1)
SI#	Particulars Particulars	(BDT)	Year 2 (BDT)	(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	131900	141300	151240
1.3	Depreciation (Non cash item)		_	
1.4	Opening Balance of Cash Surplus		111900	233200
	Total Cash Inflow	181,900	253200	384440
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	111.900	233200	364440

## **SWOT ANALYSIS**

# Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 04 Years

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

Huge demand in the community

Location of farm: shreepur,bagmara,Rajshahi

Regular customers;

### THREATS

Theft

Fire

Political unrest





