

**Proposed NU Business Name: ROSHID PANER KHAMAR**



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

Project verified by: Md. Mijan Patoary



## Brief Bio of The Proposed Nabin Udyokta

Name	:	<b>MD. LITON RAHMAN</b>
Age	:	20-10-1996( 21Years)
Education, till to date	:	B.A.Degree running
Marital status	:	Un Married
Children	:	No
No. of siblings:	:	1 Brother
Address	:	Vill: Shreepur.P.O: Bagmara,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	:	<b>MST. MANIKJAN BIBI</b>
(iii) Father's name	:	<b>MD. ABDUR ROSHID</b>
(iv) GB member's info	:	Branch: shreepur, Centre # 67(Female), Member ID: 6000/2 Group No: 06 Member since: 2008 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 25253
(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	:	04years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Chagol palon
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01718941445
Father's Contact No.	:	01755385954
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MANIKJAN 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

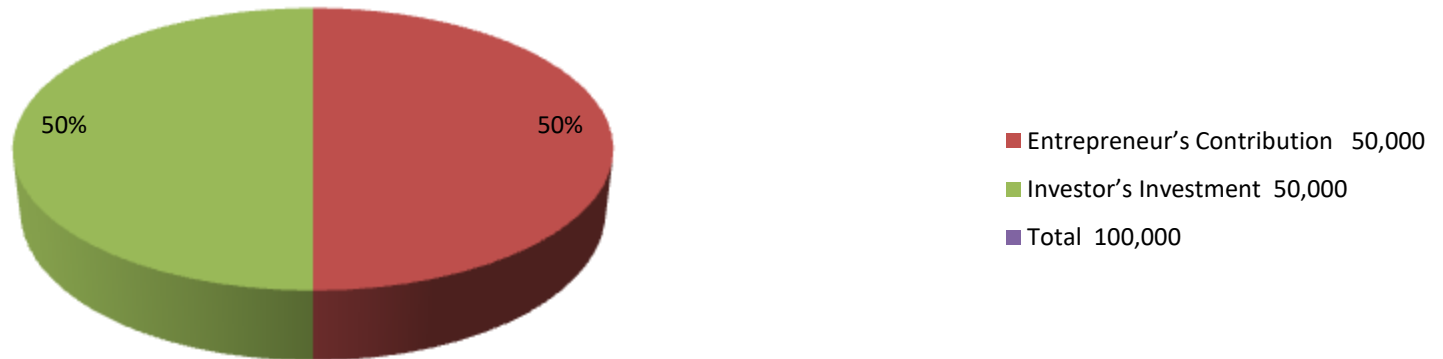
Business Name	:	<b>ROSHID PANER KHAMAR</b>
Location	:	Shreepur, bagmara,Rajshahi
Total Investment in BDT	:	BDT 100,000
Financing	:	Self BDT 50,000-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	17 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>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
sales	500	15,000	180000
<b>Total Sales (A)</b>	500	15,000	180000
<b>Less. Variable Expense</b>		0	
sales of product	500	15,000	180000
<b>Total variable Expense (B)</b>	500	15,000	180000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
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
<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 borj	2500	20	50,000				50,000
pan borj kroy						50000	50,000
<b>Total</b>	<b>2500</b>	<b>20</b>	<b>50000</b>		<b>0</b>	<b>50000</b>	<b>100000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
sales	600	18000	216000	226800	238140
<b>Total Sales (A)</b>	600	18000	216000	226800	238140
<b>Less. Variable Expense</b>		0	0	0	0
sales of product	600	18000	216000	226800	238140
<b>Total variable Expense (B)</b>	600	18000	216000	226800	238140
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000	226800	238140
<b>Less. Fixed Expense</b>					
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
<b>Total Fixed Cost</b>		7000	84100	85500	86900
<b>Net Profit (E) [C-D]</b>		11000	131900	141300	151240
<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	131900	141300	151240
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		111900	233200
	<b>Total Cash Inflow</b>	<b>181,900</b>	<b>253200</b>	384440
<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	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	20000
<b>3</b>	<b>Net Cash Surplus</b>	<b>111,900</b>	<b>233200</b>	364440

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: shreepur,bagmara,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







