

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



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

Project verified by: Md. Mijan Patoary



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

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

Name	:	<b>MD. ABDUL ALIM</b>
Age	:	10-01-1997( 21Years)
Education, till to date	:	H.S.C
Marital status	:	Un Married
Children	:	No
No. of siblings:	:	1 sister
Address	:	Vill: yusubpur,P.O: nowpara,P.S: durgapur, 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. SALEHA BIBI</b>
(iii) Father's name	:	<b>MD. INCHAN ALI</b>
(iv) GB member's info	:	Branch: Nowpara, Centre # 18(Female), Member ID: 2578 Group No: 07 Member since: 02/03/2009 First loan: BDT -5000
Further Information:		Existing Loan: BDT 100,000, Outstanding loan: 76200
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Modi dokan
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01737636461
Father's Contact No.	:	01738244337
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SALEHA BIBI** joined Grameen Bank since 09 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>ALIM PAN KHAMAR</b>
Location	:	Yusubpur, nowpara, durgapur, Rajshahi
Total Investment in BDT	:	BDT 180,000
Financing	:	Self BDT 120,000-(from existing business) 67% Required Investment BDT 60,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	25 decimel
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>

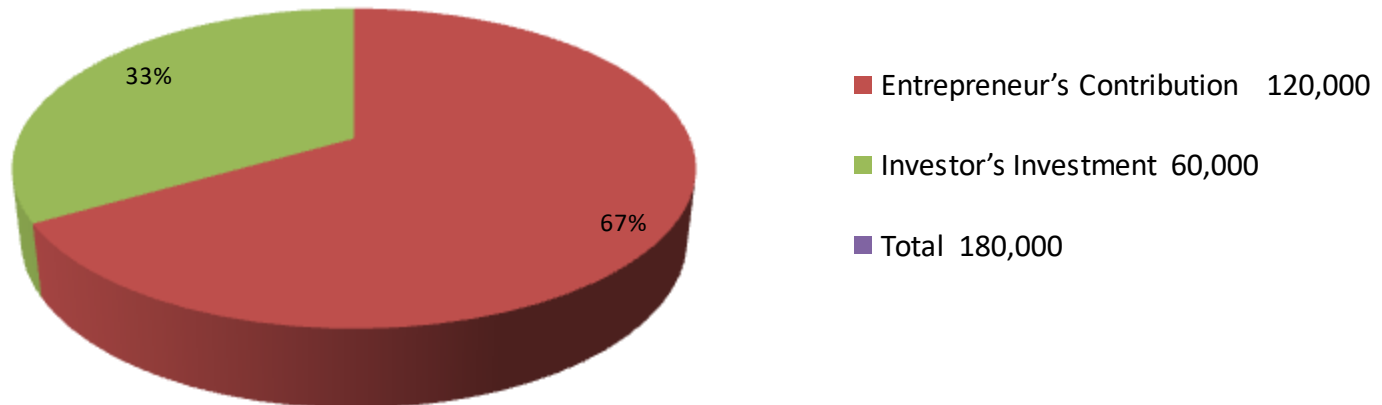
**Existing Business (BDT)**

<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	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>			
Rent			0
Electricity Bill			0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
medecin		1500	18,000
Salary (staff)			0
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 bor	6000	20	120,000				120000
pan bor kroy						60000	60000
<b>Total</b>	<b>6000</b>	<b>20</b>	<b>120000</b>			<b>60000</b>	<b>180000</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	0	0	0	0	0
<b>Total variable Expense (B)</b>	0	0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000	226800	238140
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill					
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3800	4000
madicen		1500	18000	19000	20000
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		7000	84100	85300	86500
<b>Net Profit (E) [C-D]</b>		11000	131900	141500	151640
<b>Investment Payback</b>			24000	24000	24000



# 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	60,000		
1.2	Net Profit	131900	141500	151640
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		107900	229400
	<b>Total Cash Inflow</b>	<b>191,900</b>	<b>249400</b>	381040
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	20000	20000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>20000</b>	20000
<b>3</b>	<b>Net Cash Surplus</b>	<b>107,900</b>	<b>229400</b>	381040

# 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: yusubpur,  
nowpara,durgapurRajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

প্রস্তাবিত নবীন উ

আলী হুসৈন হাম্মাদ  
তাহেরপুর, বাজুয়াহী- প্র

ঐ জীবন বৃত্তান্ত:

আব্দুল আলী হুসৈন













