

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



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MAHABUB ALOM
Age	:	01-02-1988(28 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Doughter
No. of siblings:	:	02 Brother
Address	:	Vill: Mowgasi, P.O: MowgasiP.S: Mohanpur 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.JOBIDA BIBI
(iii) Father's name	:	MD ABDUL HALIM
(iv) GB member's info	:	Branch: Mowgasi,Mohanpur Centre #17 (Female), Member ID:1783/2, Group No: 04 Member since: 26-04-2004 (12 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT Paid/-
(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	:	Eighte years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-696267
Brother's Contact No.	:	01820-580273
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.JOBIDA BIBI joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Purchase of land.

Proposed Nobin Udyokta Business Info

Business Name	:	MD.MAHABUB ALOM
Location	:	Vill: Mowgasi,P.O:Mowgasi,P.S:Mohanpur Dist:Rajshahi.
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000(from existing business) 67% Required Investment BDT 50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	33Shotangsho
Security of the shop	:	0/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; pan etc.▪Average 100% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in renting place.▪Collects goods from pan khamer. Agreed grace period is 3 months

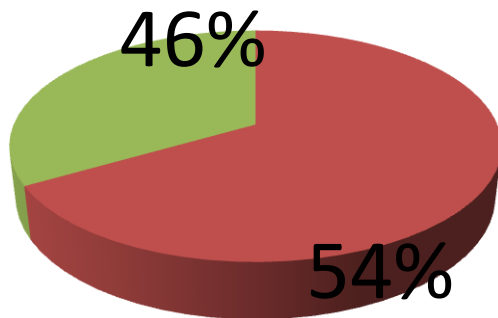
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pan item	500	15,000	1,80,000
Total Sales (A)	500	15,000	1,80,000
Less. Variable Expense			
Pan item	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		200	2,400
Transportation		2,000	24,000
Salary (self)		4,000	48,000
Water Spray		150	1,800
Entertainment		150	1,800
Kinashok		3,000	36,000
Total fixed Cost (D)		9,500	1,14,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Pan Tree	5,000	20	1,00,000	2,000	20	40,000	1,40,000
Pan khamar repiar						10,000	10,000
Total	5,000		1,00,000	2,000		50,000	1,50,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Pan item	700	21,000	2,52,000	2,64,600
Total Sales (A)	700	21,000	2,52,000	2,64,600
Less. Variable Expense				
Pan item	0	0	0	0
Total variable Expense (B)	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000	2,64,600
Less. Fixed Expense				
Mobile Bill		300	3,600	4,000
Transportation		2,200	26,400	30,000
Salary (self)		4,000	48,000	48,000
Water Spray		200	2,400	3,000
Entertainment		300	3,600	4,000
Kitnashok		3,500	42,000	45,000
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		10,500	1,26,000	1,34,000
Net Profit (E) [C-D]		10,500	1,26,000	1,30,600
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,26,000	1,30,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		86,000
	Total Cash Inflow	1,66,000	2,16,600
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	86,000	1,86,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











উপজেলা : মোহনপুর, জেলা : রাজশাহী :

দেড লাইসেন্স

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তারিখ : ১০/১০/১৯

নাম : মোহনপুর - কান - খান্দা -

শ্রী : মো : মোহনপুর - কান্দা -

শ্রী : আব্দুল - হান্নান -

শ্রী : মোহনপুর -

ডাকঘর : মোহনপুর

FAMILY PICTURE

