

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



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

Project verified by: Md. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD.TAZUL ISLAM |
| Age | : | 28-10-1993 (24 Years) |
| Education, till to date | : | B.A Running |
| Marital status | : | Unmarried |
| Children | : | Null |
| No. of siblings: | : | 01 Brother And 01 Sister |
| Address | : | Vill: Dhopaghata P.O: Dhopaghata P.S: Mohanpur, Dist: Rajshahi |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> <input type="checkbox"/> |
| (ii) Mother's name | : | MST. SAHIDA BEGUM |
| (iii) Father's name | : | MD. JUELHASHUL ISLAM |
| (iv) GB member's info | : | Branch: Mowgasi, Mohanpur Centre 25 (Female), Member ID: 1947/1 , Group No: 03 Member since: 2003- Running(14Years) First loan: BDT 10,000 |
| Further Information: | | Existing Loan: BDT 60,000 Outstanding loan: 39,960/= |
| (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 | : | Six 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. | : | 01738-507222 |
| Mother's Contact No. | : | 01714-488671 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAHIDA BEGUM joined Grameen Bank since 14 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | TAZUL PAN KHAMAR |
| Location | : | Dhopaghata, Mohanpur, Rajshahi |
| Total Investment in BDT | : | BDT 1,10,000/- |
| Financing | : | Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 18 Shotangsho |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; pan item etc.▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is No Rent▪Collects goods from Mohanpur.▪Agreed grace period is 3 months. |

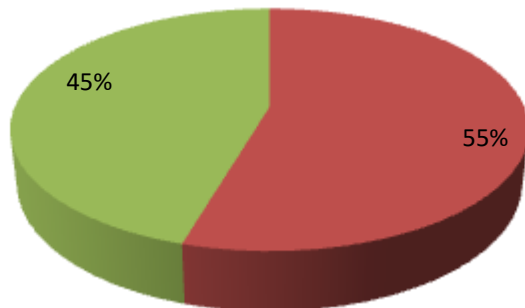
Exsisting Business

| 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 | | | |
| Mobile Bill | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Transportation | | 700 | 8,400 |
| Kitnashok | | 3,000 | 36,000 |
| Total fixed Cost (D) | | 9,000 | 1,08,000 |
| Net Profit (E) [C-D] | | 6,000 | 72,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|---------------------|-------------|------------|---------------|-------------|------------|---------------|-----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Pan Chara | 3000 | 20 | 60,000 | 1500 | 20 | 30,000 | 80,000 |
| Pan boroj Repeating | - | - | - | - | - | 20,000 | 30,000 |
| | | | | | | | |
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| | | | | | | | |
| | | | | | | | |
| Total | 3000 | | 60,000 | 1000 | | 50,000 | 1,10,000 |

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

| Financial Projection (BDT) | | | | | |
|---|--------------|----------------|-----------------|-----------------|-----------------|
| Particular | Daily | Monthly | 1st Year | 2nd year | 3rd year |
| Revenue (sales) | | | | | |
| Pan Item | 700 | 21,000 | 2,52,000 | 2,64,600 | 2,77,830 |
| Total Sales (A) | 700 | 21,000 | 2,52,000 | 2,64,600 | 2,77,830 |
| Less. Variable Expense | | | | | |
| Pan Item | 0 | 0 | 0 | 0 | 0 |
| Total variable Expense (B) | 0 | 0 | 0 | 0 | 0 |
| Contribution Margin (CM) [C=(A-B)] | 700 | 21,000 | 2,52,000 | 2,64,600 | 2,77,830 |
| Less. Fixed Expense | | | | | |
| Mobile Bill | | 400 | 4,800 | 5,000 | 5,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 1000 | 12,000 | 13,000 | 15,000 |
| Kitnashok | | 3,500 | 42,000 | 45,000 | 50,000 |
| Bank service Charge | | 100 | 1,200 | 1,200 | 1,200 |
| Total Fixed Cost | | 10,000 | 1,20,000 | 1,24,200 | 1,31,200 |
| Net Profit (E) [C-D] | | 11,000 | 1,32,000 | 1,42,400 | 1,46,630 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|-----------------|-----------------|-----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 1,32,000 | 1,42,400 | 1,46,630 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 1,12,000 | 2,34,400 |
| | Total Cash Inflow | 1,82,000 | 2,54,400 | 3,81,030 |
| 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) | 20,000 | 20000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20000 | 20,000 |
| 3 | Net Cash Surplus | 1,12,000 | 2,34,400 | 3,61,030 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 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

ইউপিঃ ১৩ নং ফরম

নেং বাকশিমইল ইউনিয়ন পরিষদ

থানা : মোহনপুর, জেলা : রাজশাহী ।

লাইসেন্স

বুক নং- ৫৬

লাইসেন্স নং- ৫৬

তারিখ : ২০/০২/১৭

ব্যবসা প্রতিষ্ঠানের নাম..... জাওয়ান দান - খান্দা

লাইসেন্স প্রাপকের নাম..... জাওয়ান ইমলান

পিতা/স্বামীর নাম..... গুল হামুন ইমলান

ঠিকানা : গ্রাম..... হৌলাখাতি..... পোস্ট..... হৌলাখাতি

থানা..... মোহনপুর..... জেলা..... রাজশাহী

অত্র ইউনিয়নের আয়ত্বধীনে..... ৩০/০৫/১৬..... তারিখ পর্যন্ত

অর্থ বৎসরকাল..... ২০১৭-২০১৮..... হিসাবে তাহার

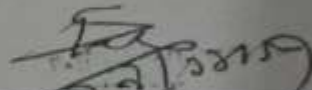
..... দান খান্দা..... ব্যবসা চালাইয়া যাইবার জন্য

তৎকর্তৃক টাকা..... ২৫০/-..... কথায়..... দুইশত টাকা বাকশি

গ্রহণ পূর্বক লাইসেন্স প্রদান করা হইল ।

ব্যবসার স্থান :..... হৌলাখাতি.....

তারিখ-


চেয়ারম্যান/সচিবের স্বাক্ষর
মোহনপুর, রাজশাহী











FAMILY PICTURE

