

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



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

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.LITON HOSSEN
Age	:	10-11-1991 (25 Years)
Education, till to date	:	Hounrs
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brother And 01 Sister
Address	:	Vill: Chandopara, P.O: Jahanabad P.S:Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SHAHIDA BIBI
(iii) Father's name	:	MD. AZAHAR HOSSAIN
(iv) GB member's info	:	Branch: Rayghati,Mohanpur Centre 57 (Female), Member ID: 6183/3, Group No: 08 Member since: 2000-2006 Present 18-12-2016(7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 4,000 Outstanding loan: 3,920/=
(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	:	Ten years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture (BDT 15000)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-507051
Mother's Contact No.	:	01755-334031
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHIDA BIBI joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	LITON PAN KHAMAR
Location	:	Chandopara, Jahanabad, 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	:	10 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 Rent▪ Collects goods from Mohanpur.▪ Agreed grace period is 3 months.

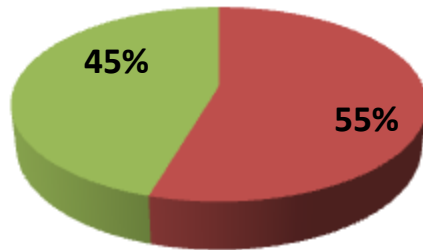
Existing Business

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			
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		500	6,000
Entertainment		300	3,600
Kitnashok		2,500	30,000
Total fixed Cost (D)		8,500	1,02,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pan Chara	3000	20	60,000	1000	20	20,000	80,000
Pan boroj Repeating	-	-	-	-	-	30,000	30,000
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					
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		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		700	8,400	9,000	9,500
Kitnashok		3,000	36,000	38,000	40,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		9,300	1,11,600	1,14,700	1,17,700
Net Profit (E) [C-D]		11,700	1,40,400	1,49,900	1,60,130
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,40,400	1,49,900	1,60,130
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,20,400	2,50,300
	Total Cash Inflow	1,90,400	2,70,300	4,10,430
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	1,20,400	2,50,300	3,90,430

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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









FAMILY PICTURE

