

**Proposed NU Business Name: JAHANGIR PAN CHASH PROKOLPO**



Project identification and prepared By Shahadat Hossasin  
Dhonbari,Tangail

Project verified by: Md. Mizanur Rahman



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

Name	:	<b>Md. Jahangir Alom</b>
Age	:	05/06/1996(21 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Brother, 2 Sisters
Address	:	Vill: Islampur P.O : Ukhariya Bari P.S:Dhon Bari ,Dist: Tangail
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. Laily Begum</b>
(iii) Father's name	:	<b>Late Md. Abdul Khalek</b>
(iv) GB member's info	:	Branch : Charash Modhupur, Centre #90/(Female), Member ID: 9934, Group No: 03 Member since:2007-2017(10years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 38,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	yes
(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	:	2 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01924317762
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd, Dhonbari.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mst. Laily Begum** joined Grameen Bank since 9 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>: Jahangir Pan Chash</b>
Location	:	Dhonbari
Total Investment in BDT	:	BDT250,000 /-
Financing	:	Self BDT 200,000 /-(from existing business)65% Required Investment BDT 50000 /-(as equity)35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	ft x ft=square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like poultry Items.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is Owned</li><li>▪Collects goods from Dhonbari</li><li>▪Agreed grace period is 3 months.</li></ul>

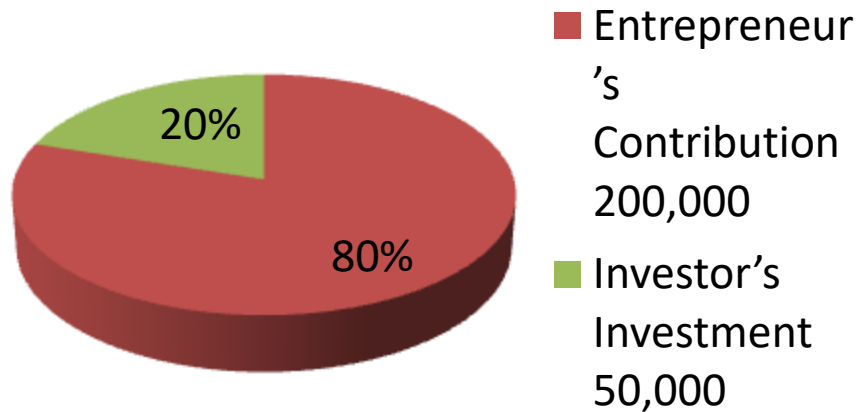
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pan Item		120000	140000
<b>Total Sales (A)</b>		120000	140000
<b>Less. Variable Expense</b>			
Pan Item		84000	1008000
<b>Total variable Expense (B)</b>		84000	1008000
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>36000</b>	<b>432000</b>
<b>Less. Fixed Expense</b>			
Rent		5000	
Electric Bill			6000
Transportation			2400
Salary (self)		5000	48000
Entertainment			01200
Generator			0
Mobile		200	2400
<b>Total fixed Cost (D)</b>		10200	58800
<b>Net Profit (E) [C-D)</b>		25800	309600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pan Tree	1000	10	10000				100000
Others			10000				100000
New Pan maker				5000	10	50000	50000
<b>Total</b>			200000			50000	250000

## Source of Finance



## Financial Projection

Particular		Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
Revenue (sales)			0	0	
Pan Item		150000	1800000	1890000	1984500
Total Sales (A)		150000	1800000	1890000	1984500
Less. Variable Expense					
Pan Item	0	105000	1260000	1323000	1389150
Total variable Expense (B)	0	105000	1260000	1323000	1389150
Contribution Margin (CM) [C=(A-B)]	<b>0</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
Less. Fixed Expense					
Rent		0			
Electric Bill			0	0	
Transportation			0	0	
Salary (self)		5000	60000	63000	63000
Security					
Mobile		500	6000	6300	6500
Total fixed Expenses		5500	66000	69300	69500
Net Profit (E) [C-D]		39500	474000	497700	525850
Investment Payback			20000	20000	20000



# 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	50000		
1.2	Net Profit	474000	497700	525850
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		454000	931700
	Total Cash Inflow	524000	951700	1457550
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
3	Total Cash Outflow	70000	20000	20000
	Net Surplus	454000	931700	1437550

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :2 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

























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# FAMILY PICTURE

