

Proposed NU Business Name: **PAN CHASH**



Project identification and prepared by: Md Shahadat Hossen
Dhonbari Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAIDUL ISLAM
Age	:	01-06-1987 (30 Years)
Education, till to date	:	Class-Ten
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	03 Brothers & 03 Sisters
Address	:	Vill: Koholo Kura, P.O: Ramkisno Bari P.S: Dhonbari, 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	:	MOST.SHALEHA BEGUM
(iii) Father's name	:	MD. ABDUR RAHIM
(iv) GB member's info	:	Branch:Nolhara , Centre # 05 (male), Member ID: 1062/1, Group No: 01 Member since: 1999-2017(18Years) First loan: BDT 5,000
Further Information:		Existing Loan: 1,00,000/-Outstanding Loan :/89,000-
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915-925793
Mother's Contact No.	:	01960-586573
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhonbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.SHALEHA BEGUM joined Grameen Bank since 18 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	:	PAN CHASH
Location	:	Dhonbari
Total Investment in BDT	:	BDT 6,12,,000/-
Financing	:	Self BDT 5,52,000/- (from existing business) 90% Required Investment BDT 60,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	600ft x 300 ft= 1,80,000 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has run his Business.▪ The business is operating by entrepreneur. Existing no employes.▪ Average 50% gain on sales.▪ Collects goods from Tangail.▪ The Shop is owned.▪ Agreed grace period is 3 months.

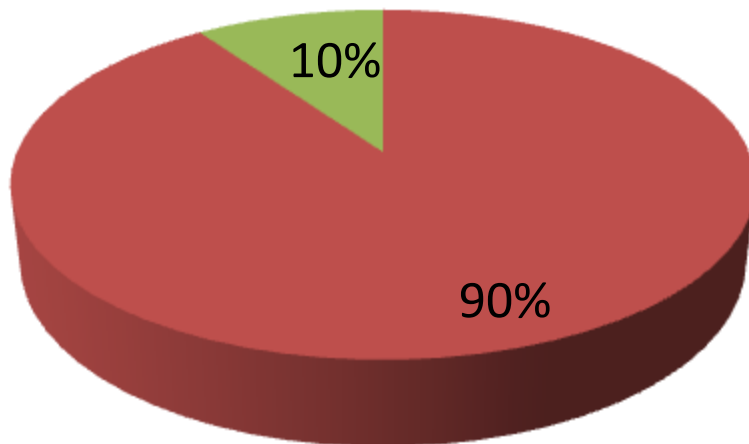
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Betel	1000	30000	360000
	0	0	0
Total Sales(A)	1000	30000	360000
Less Variable Expense (B)			0
Betel	500	15000	180000
Total Variable Expense	500	15000	180000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Transportaion		1800	21600
Salary (Self)		5000	60000
Mobil Bill		200	2400
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		8000	96000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Betel tree	2300	24	552000	2500	24	60000	612000
			0			0	0
			0			0	0
			0			0	0
Total	0		552000	2500		60,000	612,000

Source of Finance



- Entrepreneur's Contribution
552,000
- Investor's Investment 60,000
- Total 612,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Betel	1300	39000	468000	491400	515970
	0	0	0	0	0
Total Sales(A)	1300	39000	468000	491400	515970
Less Variable Expense (B)					
Betel Tree	650	19500	234000	245700	257985
Total Variable Expense	650	19500	234000	245700	257985
Contributon Margin (CM) [C=(A-B)]	650	19500	234000	245700	257985
Less Fixed Expense					
Transportaion		1800	21600	259200	311040
Salary (Self)		5000	60000	60000	60000
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		7000	84000	322000	317360
Net Profit (E)= [C-D]		12500	150000	157500	165375
Investment Pay Back			28,000	28,000	28,000

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	60,000		
1.2	Net Profit	150,000	157500	165375
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		122000	251500
	Total Cash Inflow	210,000	279,500	416,875
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	88,000	28,000	28,000
3	Net Cash Surplus	122,000	251,500	388,875

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill :05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

















FAMILY PICTURE

