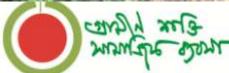
Proposed NU Business Name: ENAMUL HAQUE PAN CHASH



Project identification and prepared by: Md. Mahabur Rahman Donbari tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	ENAMUL HAQUE			
Age	:	20-12-1992(25 Years)			
Education, till to date	:	Honourse			
Marital status	:	UnMarried			
Children	:	0			
No. of siblings:	:	01 Brother 01 sister			
Address	:	Vill: DhopakhaliP.O: Ambaria P.S: Dhonbari Dist: Tangail.			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOST:SHOPNA BEGUM MD: SURUJ ALI Branch: Bhaighat , Centre # 11 (male), Member ID:6143Group No: 09 Member since: 2000 Raning (17Years) First loan: BDT 3,000Taka.			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc.		Existing loan: 50,000 Outstanding loan:18,120 Father No No No			

1 1

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)		Nill
Business Experiences and		05 years experience in running business.
Training Info	:	He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01919422168
Family's Contact No.	:	01957370811
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

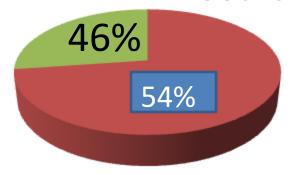
MD.SURUJ ALI Joined Grameen Bank Since 17 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info					
Business Name : ENAMUL HAQI		ENAMUL HAQUE PAN CHASH			
Location	:	Dhopakhali, Dhonbari, Tangail			
Total Investment in BDT	:	BDT 155,000			
Financing	:	Self BDT 85,000(from existing business) 54% Required Investment BDT 70,000(as equity) 46%			
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.			
Proposed Salary	:	BDT 5,000 Taka.			
Size of shop	:	40 sotangso			
Security of the shop	:	0 Taka.			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Pan. Average50% gain on sale. The business is operating by entrepreneur. Existing no Employee. The Farm is own. Collects goods from Rajshahi. Agreed grace period is 3 months. 			

Existing Busine	ss (BDT)		
Particular	Daily	Monthly	Yearly
Revenue (sales)			
panchas	2,000	60,000	720000
Total Sales (A)	2,000	60,000	720000
Less. Variable Expense			
panchas	1,000	30,000	360000
	0	0	0
	0	0	0
Total variable Expense (B)	1,000	30,000	360000
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360000
Less. Fixed Expense			
Rent		12000	144,000
Electricity bill		0	0
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		18,300	219,600

Investment Breakdown								
Existing					Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total	
Pan Gash	10000p	5	50,000			70,000	120,000	
Bamboo			20000			0	20,000	
patkhori			10000			0	10,000	
khori			5000			0	5000	
Total			85,000			70,000	155,000	

Source of Finance



Entrepreneur Investment:70,000 Investor Investment:85,000 Total Investmen155,000

Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd year	3rd yea	
Revenue (sales)						
panchas	3,000	90,000	1,080,000	1,134,000	1,190,700	
T . 10 1 (a)	2 000	22.222	1 000 000	1 121 000	1 100 700	
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700	
Less. Variable Expense						
panchas	1,500	45,000	540,000	567,000	595,350	
Total variable Expense(B)	1,500	45,000	540,000	567,000	595,350	
Contribution Margin (CM) [C=(A-B)	1500	45,000	540,000	567,000	595,350	
Less. Fixed Expense	1300	13,000	3 10,000	307,000	333,330	
Rent		12000	144,000	144,000	144,000	
Electricity bill		0	0	100	400	
Transportation		1000	12,000	12,300	12,800	
Salary (self)		5000	60,000	60,500	61,100	
Salar (staff)		0	0	0	0	
Entertainment		0	0	0	0	
Guard		0	0	0	0	
Genaretor		0	0	0	0	
Mobile bill		300	3,600	3,800	4,100	
Total fixed Cost (D)		18,300	219,600	220,700	222,400	
Net Profit (E) [C-D)		26,700	320,400	346,300	372,950	
Investment Payback			42,000	42,000	42,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	320,400	346,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		278,400
	Total Cash Inflow	390,400	624,700
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	278,400	582,700

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 03 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

