

## Proposed NU Business Name: FORHAD PAN CHASH PROKOLPO



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Donbari tangail

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

Name	:	<b>MD: FORHAD HOSSAIN</b>
Age	:	12-11-1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brother & 01 sister
Address	:	Vill: Dhopakhalip.O: Ambaria P.S: Dhanbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>MOST: FORIDA BEGUM</b>
(iii) Father's name	:	<b>MD: ROFIKUL ISLAM</b>
(iv) GB member's info	:	Branch: Vaighat , Centre # 14 (male), Member ID:1518 Group No: 04 Member since: 2007 Raning (10Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan:50,000
(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	:	05 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.	:	01927-737736
Family's Contact No.	:	01991-410837
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MD: ROFIKUL ISLAM** Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

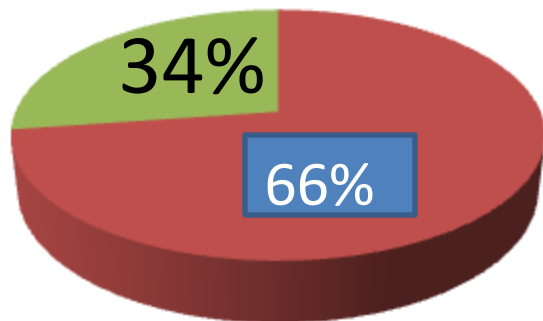
Business Name	:	<b>FORHAD PAN CHASH PROKOLPO</b>
Location	:	Dhopakhali,Dhanbari,Tangail
Total Investment in BDT	:	BDT 145,000
Financing	:	Self BDT 95,000(from existing business) 66% Required Investment BDT 50,000(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15 Sotangsho
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pan.</li><li>▪Average100% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Farm is own.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
pan	1,000	30,000	360000
<b>Total Sales (A)</b>	1,000	30,000	360000
<b>Less. Variable Expense</b>			
pan	400	12,000	144000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	400	12,000	144000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18,000	216000
<b>Less. Fixed Expense</b>			
Rent		2000	24,000
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
<b>Total fixed Cost (D)</b>		<b>8,300</b>	<b>99,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,700</b>	<b>116,400</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Pan Gash	10000p	4	40,000			50,000	100,000
bash			20,000				20,000
patkhori			10,000				10,000
khori			5,000				5,000
others			20,000				
<b>Total</b>			<b>95,000</b>			<b>50,000</b>	<b>145,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:95,000**  
**Investor Investment:50,000**  
**Total Investmen145,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
pan	1,200	36,000	432,000	453,600	
<b>Total Sales (A)</b>	1,200	36,000	432,000	453,600	
<b>Less. Variable Expense</b>					
pan	480	14,400	172,800	181,440	
<b>Total variable Expense(B)</b>	480	14,400	172,800	181,440	
<b>Contribution Margin (CM) [C=(A-B)]</b>	720	21,600	259,200	272,160	
<b>Less. Fixed Expense</b>					
Rent		2000	24,000	24,000	
Electricity bill		0	0	100	
Transportation		1000	12,000	12,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		200	2,400	2,700	
Guard		0	0	0	
Genaretor		0	0	0	
Mobile bill		300	3,600	3,800	
<b>Total fixed Cost (D)</b>		<b>8,500</b>	<b>102,000</b>	<b>103,400</b>	
<b>Net Profit (E) [C-D]</b>		<b>13,100</b>	<b>157,200</b>	<b>168,760</b>	
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>	



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	157,200	168,760
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		127,200
	<b>Total Cash Inflow</b>	<b>207,200</b>	<b>295,960</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>127,200</b>	<b>265,960</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 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









# FAMILY PICTURE

