

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



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,Dhanbari Unit,Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHIFAT
Age	:	03-04-1999 (18 Years)
Education, till to date	:	Class 10
Marital status	:	UnMarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	02 Brothers 0 Sisters
Address	:	Vill: Matarpara ,P.O: Sonotiabazar ,P.S: Jamalpur, Dist: Jamalpur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	SHEFALI BEGUM
(iii) Father's name	:	ISMAIL
(iv) GB member's info	:	Branch: Titpolla Centre # 365(male), Member ID: 7212, Group No: 09 Member since:06-03- 2004(05 Years) First loan: BDT =5000 Last Loan = 98000
Further Information:	:	Outstanding loan:=
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01963-738359
Family's Contact No.	:	01946-238696
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ISMAIL joined Grameen Bank since 13 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHIFAT PAN CHASH PROKOLPO
Location	:	Matar para, Sonotiabazar, Jamalpur.
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 55,000/- (from existing business) 58% Required Investment BDT 60,000/- (as equity) 42 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	0 ft x 0 ft=30 sotangso
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Pan etc. ▪Average 50% gain on sales. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The shop is Own. ▪Collects goods from . ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
pan	1,000	30,000	360,000
	0	0	0
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
pan	200	6,000	72,000
Total variable Expense (B)	200	6,000	72,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		0	0
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		0	0
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		11,300	135,600
Net Profit (E) [C-D]		12,700	152,400

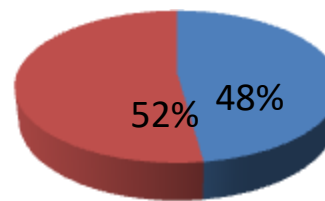
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
pan	10000	3	30000	pan	0	0	50,000	80,000
bash	0	0	10000	bash	0	0	5,000	15,000
pat khari	0	0	10000	pat khari	0	0	5,000	15,000
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	2	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	4	0	0	0
Others			5000	Others			0	5,000
Security of Shop			0					0
Machinaries			0	Machinaries			0	0
Total			55,000				60,000	115,000

Source of Finance

■ Entrepreneur's contribution 55000

■ Investor's Investment 60000

■ Total 115000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
pan	1,200	36,000	432,000	453,600	476,280
0	0	0	0	0	0
Total Sales (A)	1,200	36,000	432,000	453,600	476,280
Less. Variable Expense					
pan	300	9,000	108,000	113,400	119,070
Total variable Expense (B)	300	9,000	108,000	113,400	119,070
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		0	0	0	0
Transportation		1,100	13,200	13,860	14,553
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		11,415	136,980	137,829	138,720
Net Profit (E) [C-D]		15,585	187,020	202,371	218,490
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	187,020	202,371	218,490
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		163,020	341,391
	Total Cash Inflow	247,020	365,391	559,881
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	163,020	341,391	535,881

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

