

Proposed NU Business Name: ROFIQUL ISLAM PAN CHASH



Project identification and prepared by: Md Mahabur Rahman,
Dhonbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ROFIQUL ISLAM
Age	:	01-12-1996 (21 Years)
Education, till to date	:	H,S,C
Marital status	:	UnMarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Vill: Tararvita,P.O: Sonotiabazar,P.S: Sorishabari, Dist: Jamalpur.

Parent's and GB related Info

(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ARUNA BEGUM
(iii) Father's name	:	ABUL KALAM
(iv) GB member's info	:	Branch: Jamalpur, Centre # 25 (female), Member ID:6049 , Group No: 10 Member since: 2002Running (16Years) First loan: BDT = 5,000 Last Loan = 20,000

Further Information:

(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	:	03 years of business experience.
Own Business and Training Info	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827-843475
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ARUNA BEGUM joined Grameen Bank since 16 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	:	ROFIQUL ISLAM PAN CHASH
Location	:	Tararvita, Sorisabari, Jamalpur.
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 100,000/- (from existing business) 62% Required Investment BDT 60,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 katha
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 20% gain on sales. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The shop is own. ▪Collects goods from .Rajshahi. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
pan	2,000	60,000	720,000
service	0	0	0
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
pan	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Transportation		700	8,400
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)		6,000	72,000
Net Profit (E) [C-D]		9,000	108,000

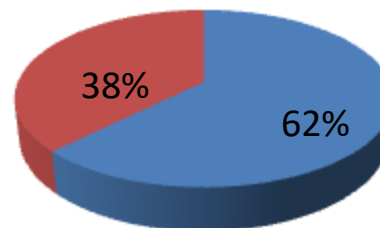
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
pan	10000p	5	50000	pan		0	0	50,000
bash	0	0	20000	bash	0	0	20,000	40,000
pat khari	0	0	20000	pat khari		0	10,000	30,000
ketnashok	0	0	0	ketnashok		0	10,000	10,000
				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			10000	Others			20,000	30,000
Security of Shop			0					0
Machinaries			0	Machinaries			0	0
Total			100,000				60,000	160,000

Source of Finance

■ Entrepreneur's contibution 100000

■ Investor's Investment 60000

■ Total 160000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
pan	3,000	90,000	1,080,000	1,134,000
service	0	0	0	0
Total Sales (A)	3,000	90,000	1,080,000	1,134,000
Less. Variable Expense				
pan	2,250	67,500	810,000	850,500
Total variable Expense (B)	2,250	67,500	810,000	850,500
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500
Less. Fixed Expense				
Rent		0	0	0
Electricity Bill		0	0	0
Transportation		770	9,240	9,702
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		0	0	0
Graud Bill		0	0	0
Generator Bill		0	0	0
Mobile Bill		315	3,780	3,969
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		6,085	73,020	73,671
Net Profit (E) [C-D]		16,415	196,980	209,829
Investment Payback			36,000	36,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	196,980	209,829
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		160,980
	Total Cash Inflow	256,980	370,809
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)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	160,980	334,809

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

