

## Proposed NU Business Name: **FATEMA PAN CHASH**



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Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MST. FATEMA BEGUM</b>
Age	:	11/04/1985( 32 Years)
Education, till to date	:	Class vii
Marital status	:	Married
Children	:	2 daughter 1 son
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Chaipara,P.O: Sadopara,P.S: Bagmara, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. BEGUM</b>
(iii) Father's name	:	<b>MD.YUNUS ALI</b>
(iv) GB member's info	:	Branch:Shreepur, Centre # 48(Female), Member ID: 7005/4, Group No:06 Member since:06/04/2011 First loan: BDT -5000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: 94990
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	no
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01747931788
Father's Contact No.	:	01747879315
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. BEGUM** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

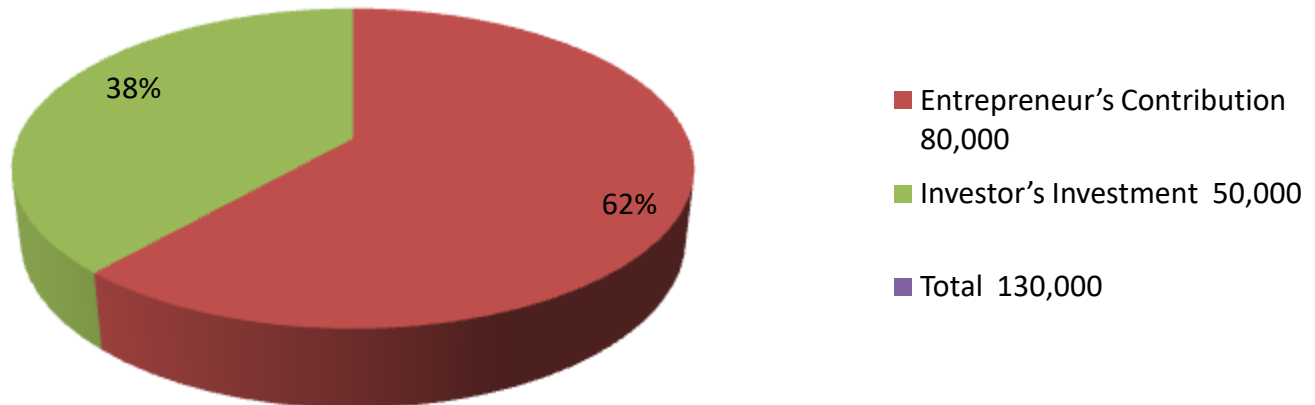
Business Name	:	<b>FATEMA PAN CHASH</b>
Location	:	Chaipara, Tahirpur ,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 130000
Financing	:	Self BDT 80000-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	33 decimal
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</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>			
Sales of product	500	15,000	180000
<b>Total Sales (A)</b>	500	15,000	180000
<b>Less. Variable Expense</b>		0	
Sales	0	0	0
<b>Total variable Expense (B)</b>	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		0	0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Medicin		1300	15,600
Salary (staff)		0	0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,000</b>	<b>96,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
pan bor	4000	20	80,000	2500	20	50000	50,000
						0	0
<b>Total</b>	<b>4000</b>	<b>20</b>	<b>80000</b>		<b>20</b>	<b>50000</b>	<b>50000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
sales of product	500	15000	180000	189000	198450
<b>Total Sales (A)</b>	500	15000	180000	189000	198450
<b>Less. Variable Expense</b>		0	0	0	0
	0	0	0	0	0
<b>Total variable Expense (B)</b>	0	0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15000	180000	189000	198450
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Mobile Bill		200	2400	28	3000
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
Entertainment		0	0	0	0
Salary (staff)		0	0	0	0
medicin		1300	15600	16000	17000
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		7000	84100	83128	88100
<b>Net Profit (E) [C-D]</b>		8000	95900	105872	110350
<b>Investment Payback</b>			20000	20000	20000



# 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>(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	95900	105872	110350
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		75900	161772
	<b>Total Cash Inflow</b>	<b>145900</b>	<b>181772</b>	<b>272122</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)	20,000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>75900</b>	<b>161772</b>	<b>252122</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Chaipara,  
Bagmara,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest











# Family picture

