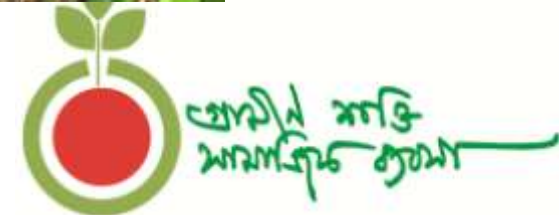


Proposed NU Business Name: **PANER BOROJ CHASH**



Project identification and prepared by: Mr. Kabir
Raksam, Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MR.MUAZZEM HOSSAIN
Age	:	05-12-1987 (29 Year)
Education, till to date	:	MA
Marital status	:	Married
Children	:	No
No. of siblings:	:	1 Brother & 2Sister
Address	:	Vill: kismot bogura, P.O: aroil,P.S: Durgapur, 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	:	MST. JAHANARA BEGUM
(iii) Father's name	:	MD. MONCHUR RAHMAN
(iv) GB member's info	:	Branch: Shilmaria, Centre # 33(Female), Member ID: 2146, Group No:04 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 27040
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01739703017
Father's Contact No.	:	01768156538
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA BEGUM joined Grameen Bank since 10 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	:	PANER BOROJ CHASH
Location	:	Shukpara, monggolpara, puthia,Rajshahi
Total Investment in BDT	:	BDT 1,00,000
Financing	:	Self BDT 50,000-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	12 decimal
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales of product	500	15,000	180000
Total Sales (A)	500	15,000	180000
Less. Variable Expense		0	
Sales	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		300	3,600
Medicin		1,500	18,000
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
pan bor	2500	20	50,000	2500	20	50,000	50,000
						0	0
Total	2500	20	50,000	2500	20	50,000	50,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales of product	500	15000	180000	189000	198450
Total Sales (A)	500	15000	180000	189000	198450
Less. Variable Expense		0	0	0	0
	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less. Fixed Expense					
Mobile Bill		200	2,400	2,800	3,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		300	3,600	3,800	4,000
Medicine		1,500	18,000	19,000	20,000
Bank service Charge			100	100	100
Total Fixed Cost		7,000	84,100	85,700	87,100
Net Profit (E) [C-D]		8,000	96,100	1,03,300	1,11,350
Investment Payback			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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	96,100	1,03,300	1,11,350
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		76,100	159400
	Total Cash Inflow	1,46,100	1,79,400	270750
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	76,100	1,59,400	2,50,750

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Kismot bogura,
Durgapur,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

