

Proposed NU Business Name: ENAMUL HAQUE PAN CHASH



Project identification and prepared by: Md. Mahabur Rahman
Donbari tangail

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Brief Bio of The Proposed Nobin Udyokta

Name	:	ENAMUL HAQUE
Age	:	20-12-1992(25 Years)
Education, till to date	:	Honourse
Marital status	:	UnMarried
Children	:	0
No. of siblings:	:	01 Brother 01 sister
Address	:	Vill: Dhopakhalip.O: Ambaria P.S: Dhonbari 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	:	MOST:SHOPNA BEGUM
(iii) Father's name	:	MD: SURUJ ALI
(iv) GB member's info	:	Branch: Bhaighat , Centre # 11 (male), Member ID:6143Group No: 09 Member since: 2000 Raning (17Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan:18,120
(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.	:	01919422168
Family's Contact No.	:	01957370811
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD.SURUJ ALI Joined Grameen Bank Since 17 Years Ago. At First She Took 3,000 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	:	ENAMUL HAQUE PAN CHASH
Location	:	Dhopakhali,Dhonbari, Tangail
Total Investment in BDT	:	BDT 155,000
Financing	:	Self BDT 85,000(from existing business) 54% Required Investment BDT 70,000(as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	40 sotangso
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pan.▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Farm is own.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
panchas	2,000	60,000	720000
Total Sales (A)	2,000	60,000	720000
Less. Variable Expense			
panchas	1,000	30,000	360000
	0	0	0
	0	0	0
Total variable Expense (B)	1,000	30,000	360000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360000
Less. Fixed Expense			
Rent		12000	144,000
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
Total fixed Cost (D)		18,300	219,600

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
panchas	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
panchas	1,500	45,000	540,000	567,000	595,350
Total variable Expense(B)	1,500	45,000	540,000	567,000	595,350
Contribution Margin (CM) [C=(A-B)]	1500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		12000	144,000	144,000	144,000
Electricity bill		0	0	100	400
Transportation		1000	12,000	12,300	12,800
Salary (self)		5000	60,000	60,500	61,100
Salar (staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		300	3,600	3,800	4,100
Total fixed Cost (D)		18,300	219,600	220,700	222,400
Net Profit (E) [C-D]		26,700	320,400	346,300	372,950
Investment Payback			42,000	42,000	42,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	320,400	346,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		278,400
	Total Cash Inflow	390,400	624,700
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	278,400	582,700

SWOT ANALYSIS

STRENGTH

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

