

## Proposed NU Business Name: FERDOUS PAN CHASH



Project identification and prepared by: Md. Shahadat hosain  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>FERDOUS HASAN</b>
Age	:	30-09-1997 (20 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	nill
No. of siblings:	:	01 Brother \$ 02 sister
Address	:	Vill: chanpur P.O: chomatey P.S: Jamalpur 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	:	<b>Mst. FERROJA BEGUM</b>
(iii) Father's name	:	<b>MD. ISMAIL HOSAIN</b>
(iv) GB member's info	:	Branch: chonatey , Centre # 38(Female), Member ID:5372 Group No: 09 Member since: 2000 Raning (17Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 35,000 Outstanding loan:27288
(v) Who pays GB loan installment	:	Mother
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01990-750054
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. FEROJA BEGUM** 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	:	<b>FERDOUS PAN CHASH</b>
Location	:	Tararvita, Jamalpur
Total Investment in BDT	:	BDT 450,000
Financing	:	Self BDT 400,000(from existing business) 89% Required Investment BDT 50,000(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15 Sotangsho
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pan.</li><li>▪Average 100% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Farm is own.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
pan	1,000	30,000	360000
<b>Total Sales (A)</b>	1,000	30,000	360000
<b>Less. Variable Expense</b>			
pan	200	6,000	72000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	200	6,000	72000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24,000	288000
<b>Less. Fixed Expense</b>			
Rent		8000	96,000
Electricity bill		0	0
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>13,800</b>	<b>165,600</b>
<b>Net Profit (E) [C-D]</b>		<b>10,200</b>	<b>122,400</b>



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
pan	1,200	36,000	432,000	453,600	
<b>Total Sales (A)</b>	1,200	36,000	432,000	453,600	
<b>Less. Variable Expense</b>					
pan	240	7,200	86,400	90,720	
<b>Total variable Expense(B)</b>	240	7,200	86,400	90,720	
<b>Contribution Margin (CM) [C=(A-B)]</b>	960	28,800	345,600	362,880	
<b>Less. Fixed Expense</b>					
Rent		8000	96,000	96,000	
Electricity bill		0	0	100	
Transportation		500	6,000	6,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		0	0	0	
Guard		0	0	0	
Genaretor		0	0	0	
Mobile bill		300	3,600	3,800	
<b>Total fixed Cost (D)</b>		<b>13,800</b>	<b>165,600</b>	<b>166,700</b>	
<b>Net Profit (E) [C-D]</b>		<b>15,000</b>	<b>180,000</b>	<b>196,180</b>	
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>	



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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	180,000	196,180
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		150,000
	<b>Total Cash Inflow</b>	<b>230,000</b>	<b>346,180</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)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>150,000</b>	<b>316,180</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 17 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

