

# Proposed NU Business Name: SABINA PAN CHAS



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Dhanbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



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

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SABINA AKTER</b>
Age	:	01-02-1996 ( 22 Years)
Education, till to date	:	Degree pass
Marital status	:	UnMarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	0 Brothers 03 Sisters
Address	:	Vill: Kobirazbari ,P.O: Dhanbari ,P.S: Dhanbari, Dist: Tangail.

#### Parent's and GB related Info

(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MINA BEGUM
(iii) Father's name	:	MD.SHAHEB ALI
(iv) GB member's info	:	Branch: Vaighat, Centre # 23(Female), Member ID: 7057 , Group No: 07 Member since: 2008 running ( 10 years) First loan: BDT = 10,000/=

#### 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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01980-355700
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MINA BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	SABINA PAN CHAS
Location	:	Dhopakhali,Dhanbari,Tangail.
Total Investment in BDT	:	BDT 235,000/-
Financing	:	Self BDT 175,000/- (from existing business) 74% Required Investment BDT 60,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	0 ft x 0 ft= 45sotangso
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;pan, etc.</li> <li>▪Average 15 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing 0 employee.</li> <li>▪The shop is own .</li> <li>▪Collects goods from .Rajshahi.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
pan	4,000	120,000	1,440,000
servics	0	0	0
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
pan	3,400	102,000	1,224,000
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		5,000	60,000
Electricity Bill		0	0
Transportation		500	6,000
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
<b>Total fixed Cost (D)</b>		<b>10,800</b>	<b>129,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,200</b>	<b>86,400</b>

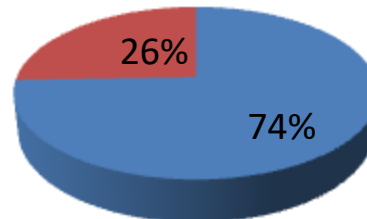
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
pan	30000p	4	120000	pan	4000p	6	0	120,000
bash			20000	bash			20,000	40,000
pat khari			15000	pat khari			0	15,000
khori			10000	khori			0	10,000
sare			0	sare			25,000	25,000
porichaga			0	porichaga			15,000	15,000
			0		0	0	0	0
			0		0	0	0	0
	0		0	0			0	0
Others			10000	Others			0	10,000
Security of Shop			0					0
Machinaries	0	0	0	Machinaries	0	0	0	0
<b>Total</b>			<b>175,000</b>				<b>60,000</b>	<b>235,000</b>

## Source of Finance

■ Entrepreneur's contribution 175000

■ Investor's Investment 60000

■ Total 235000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
pan	5,500	165,000	1,980,000	2,079,000	2,182,950
services	800	24,000	288,000	302,400	317,520
<b>Total Sales (A)</b>	<b>6,300</b>	<b>189,000</b>	<b>2,268,000</b>	<b>2,381,400</b>	<b>2,500,470</b>
<b>Less. Variable Expense</b>					
pan	5,750	172,500	2,070,000	2,173,500	2,282,175
<b>Total variable Expense (B)</b>	<b>5,750</b>	<b>172,500</b>	<b>2,070,000</b>	<b>2,173,500</b>	<b>2,282,175</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>550</b>	<b>16,500</b>	<b>198,000</b>	<b>207,900</b>	<b>218,295</b>
<b>Less. Fixed Expense</b>					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		0	0	0	0
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>10,865</b>	<b>130,380</b>	<b>130,899</b>	<b>131,444</b>
<b>Net Profit (E) [C-D)</b>		<b>5,635</b>	<b>67,620</b>	<b>77,001</b>	<b>86,851</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	67,620	77,001	86,851
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		43,620	96,621
	<b>Total Cash Inflow</b>	<b>127,620</b>	<b>120,621</b>	<b>183,472</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>43,620</b>	<b>96,621</b>	<b>159,472</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 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

