

Proposed NU Business Name: **SHAHIN PAN CHASH**



Project identification and prepared by: Md. Sahabuddin ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|--|
| Name | : | MD.SHAHIN ALI |
| Age | : | 01-03-1984 (32 Years) |
| Education, till to date | : | H.S.C |
| Marital status | : | Unmarried |
| Children | : | Nil |
| No. of siblings: | : | 01 Brother And 03 Sister |
| Address | : | Vill: Chadpur, P.O: Boshontokedar P.S:Mohanpur , Dist: Rajshahi |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/> |
| (ii) Mother's name | : | MOST. ROMESA |
| (iii) Father's name | : | MD. ABDUL ALIM |
| (iv) GB member's info | : | Branch: Mowgasi,Mohanpur Centre 24 (Female), Member ID: 1913/1, Group No: 03 Member since: 25-11-2009(7Years) First loan: BDT 3,000 |
| Further Information: | | Existing Loan: BDT 10,000 Outstanding loan: 772/= |
| (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 | : | Ten 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. | : | 01734-781233 |
| Mother's Contact No. | : | 01744-351184 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ROMESA joined Grameen Bank since 7 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

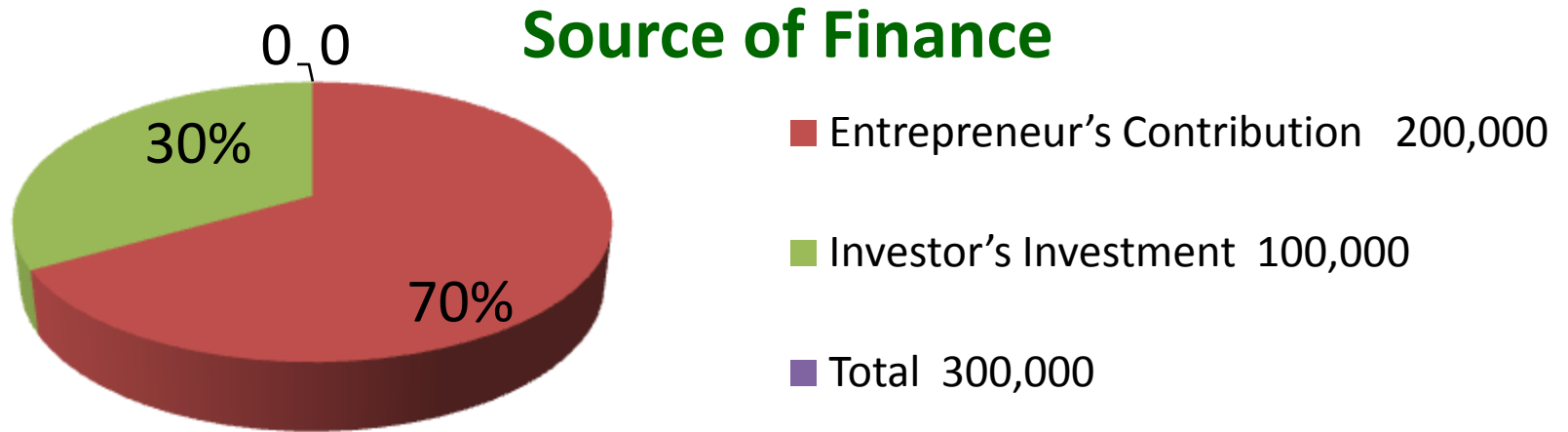
Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | SHAHIN PAN CHASH |
| Location | : | Chadpur, Boshontokedar, Mohanpur, Rajshahi |
| Total Investment in BDT | : | BDT 2,00,000/- |
| Financing | : | Self BDT 1,50,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 36 Shotangsho |
| Implementation | : | <ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing; pan item etc.▪ Average 100% gain on sale.▪ The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪ The shop is Rent▪ Collects goods from Mohanpur.▪ Agreed grace period is 3 months. |

Existing Business

| Particular | Daily | Monthly | Yearly |
|---|-------|--------------|-----------------|
| Revenue (sales) | | | |
| Pan Item | 500 | 15,000 | 1,80,000 |
| Total Sales (A) | 500 | 15,000 | 1,80,000 |
| Less. Variable Expense | | | |
| Pan Item | 0 | 0 | 0 |
| Total variable Expense (B) | 0 | 0 | 0 |
| Contribution Margin (CM) [C=(A-B)] | 500 | 15,000 | 1,80,000 |
| Less. Fixed Expense | | | |
| Rent | | | |
| Electricity Bill | | | |
| Mobile Bill | | 500 | 6,000 |
| Salary (self) | | 5,000 | 60,000 |
| Guard | | | |
| Transportation | | 500 | 6,000 |
| Entertainment | | | |
| Kitnashok | | 2,500 | 30,000 |
| Bank service Charge | | | |
| Total fixed Cost (D) | | 8,500 | 1,02,000 |
| Net Profit (E) [C-D] | | 6,500 | 78,000 |

| Investment Breakdown | | | | | | | |
|----------------------|--------------|------------|-----------------|-------------|------------|---------------|-----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Pan Chara | 7500 | 20 | 1,50,000 | 1000 | 20 | 20,000 | 1,70,000 |
| Pan boroj Repeating | - | - | - | - | - | 30,000 | 30,000 |
| Total | 7,500 | | 1,50,000 | 1000 | | 50,000 | 2,00,000 |



| Financial Projection (BDT) | | | | | |
|---|-------|---------------|-----------------|-----------------|-----------------|
| Particular | Daily | Monthly | 1st Year | 2nd year | 3rd year |
| Revenue (sales) | | | | | |
| Pan Item | 700 | 21,000 | 2,52,000 | 2,64,600 | 2,77,830 |
| Total Sales (A) | 700 | 21,000 | 2,52,000 | 2,64,600 | 2,77,830 |
| Less. Variable Expense | | | | | |
| Pan Item | 0 | 0 | 0 | 0 | 0 |
| Total variable Expense (B) | 0 | 0 | 0 | 0 | 0 |
| Contribution Margin (CM) [C=(A-B)] | 700 | 21,000 | 2,52,000 | 2,64,600 | 2,77,830 |
| Less. Fixed Expense | | | | | |
| Rent | | | | | |
| Electricity Bill | | | | | |
| Mobile Bill | | 500 | 6,000 | 6,500 | 7,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 700 | 8,400 | 9,000 | 9,500 |
| Entertainment | | | | | |
| Salary (staff) | | | | | |
| Kitnashok | | 3,000 | 36,000 | 38,000 | 40,000 |
| Bank service Charge | | 100 | 1,200 | 1,200 | 1,200 |
| Total Fixed Cost | | 9,300 | 1,11,600 | 1,14,700 | 1,17,700 |
| Net Profit (E) [C-D] | | 11,700 | 1,40,400 | 1,49,900 | 1,60,130 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|-----------------|-----------------|-----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 1,40,400 | 1,49,900 | 1,60,130 |
| 1.3 | Depreciation (Non cash item) | | - | |
| 1.4 | Opening Balance of Cash Surplus | | 1,20,400 | 2,50,300 |
| | Total Cash Inflow | 1,90,400 | 2,70,300 | 4,10,430 |
| 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 | 20000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20000 | 20,000 |
| 3 | Net Cash Surplus | 1,20,400 | 2,50,300 | 3,90,430 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

