

## Proposed NU Business Name: MEHRAJ PAN CHASH



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Donbari tangail

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

Name	:	<b>MD: MEHRAJ HASAN</b>
Age	:	01-01-1988 (29 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Boy
No. of siblings:	:	01 Brother
Address	:	Vill: Tararvita P.O: Sonteabazar 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>Most: KOMLA Begum</b>
(iii) Father's name	:	<b>Late/MD: ABDUL AZIZ</b>
(iv) GB member's info	:	Branch: Digpite , Centre # 36 (Female), Member ID:4476/2 Group No: 01 Member since: 2004 Raning (12 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan:18,120
(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	:	03 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.	:	01720-649736
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

**MOST: KOMLA BEGUM** Joined Grameen Bank Since 12 Years Ago. At First She Took 5,000 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>MEHRAJ PAN CHASH</b>
Location	:	Tararvita, Jamalpur
Total Investment in BDT	:	BDT 160,000
Financing	:	Self BDT 100,000(from existing business) 63% Required Investment BDT 60,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	14 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>

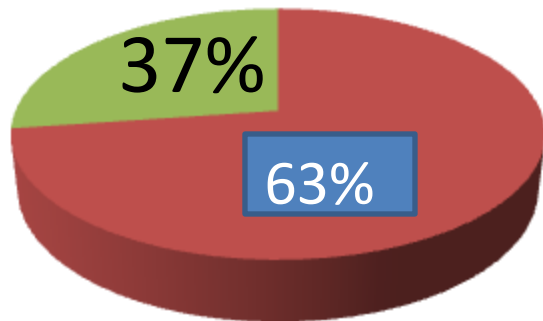
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pan		50,000	600,000
<b>Total Sales (A)</b>		50,000	600,000
<b>Less. Variable Expense</b>			
Pan		0	0
<b>Total variable Expense (B)</b>		0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>		50,000	600,000
<b>Less. Fixed Expense</b>			
Expense		20,000	240,000
Electricity Bill			
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Salary ( staff)			
Transportation			
Entertainment			
Genaretor			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>25,500</b>	<b>30,6000</b>
<b>Net Profit (E) [C-D]</b>		<b>24,500</b>	<b>294,000</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Pan Gash	10000p	10	100,000	1000p	10	10,000	110,000
Pan porichorja						30,000	30,000
Sar/Bish						20,000	20,000
<b>Total</b>			<b>100,000</b>			<b>80,000</b>	<b>160,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:100,000**  
**Investor Investment:60,000**  
**Total Investmen160,000**

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Pan		60,000	720,000	756,000
<b>Total Sales (A)</b>		60,000	720,000	756,000
<b>Less. Variable Expense</b>				
Pan				
<b>Total variable Expense(B)</b>				
<b>Contribution Margin (CM) [C=(A-B)]</b>		60,000	720,000	756,000
<b>Less. Fixed Expense</b>				
Expense		25,000	300,000	310,000
Electricity Bill		0	0	0
Mobile Bill		500	6000	6,000
Salary (self)		5000	60,000	60,000
Transportation		0	0	0
Entertainment		0	0	0
Genaretor		0	0	0
Salary(staff)		0	0	0
<b>Total Fixed Cost</b>		<b>30,500</b>	<b>366,000</b>	<b>376,000</b>
<b>Net Profit (E) [C-D]</b>		<b>29,500</b>	<b>354,000</b>	<b>380,000</b>
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</b>



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

<i>Sl #</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	60,000	
1.2	Net Profit	354,000	380,000
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		318,000
	<b>Total Cash Inflow</b>	414,000	698,000
<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)	36,000	36,000
	<b>Total Cash Outflow</b>	96,000	36,000
<b>3</b>	<b>Net Cash Surplus</b>	318,000	662,000

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

