

Proposed NU Business Name: **KHAN CROCARISE**



Project identification and prepared by: Md. Nazim Uddin  
Nagorpur Unit, Tangail

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

Name	:	<b>MD. MEHADI HASSAN</b>
Age	:	30-12-1991 (30 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother & 03 Sisters
Address	:	Vill: Guni Para, P.O:Solimabad P.S: Nagorpur, 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	:	<b>MOST. KOLPONA BEGUM</b>
(iii) Father's name	:	<b>LATE. RAZU AHAMED KHAN</b>
(iv) GB member's info	:	Branch:Solimabad , Centre #19 (Female), Member ID: 1794, Group No: 04 Member since: 23-07-2013(04Years) First loan: BDT 5,000
Further Information:		Existing Loan: 80,000/-Outstanding Loan : 1.675/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	07 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.	:	01798-113558
Mother's Contact No.	:	01749-427881
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. KOLPONA BEGUM** joined Grameen Bank since 4 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

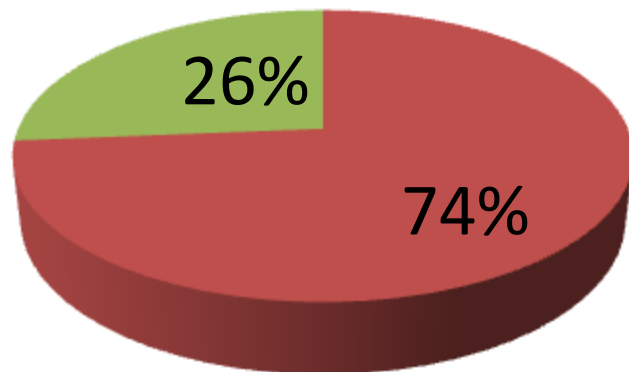
Business Name	:	<b>KHAN CROCARISE</b>
Location	:	Dhupria Road, Shikder market Tabaria, Nagorpur.
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,40,000/-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 15 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing no employes.</li><li>▪Collects goods from Dhaka.</li><li>▪ 20% gain on sales.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Big Dakce,Small Dakce,Tifin Box,Pen,Malamine	2000	60000	720000
	0		
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Big Dakce,Small Dakce,Tifin Box,Pen,Malamine	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Gard		100	1200
Generator		100	1200
Mobil Bill		200	2400
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		4800	57600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Big Dakce	150	500	75000	50	500	25000	100000
Small Dakce	20	120	2400	10	120	1200	3600
Tiffin Box	25	180	4500		10	180	4680
Pen	50	15	750			0	750
Umbrella	57	150	8550			0	8550
Malamine Set	10	350	3500	20	350	7000	0
Malamine Plate	50	120	6000	10	120	1200	
Security			20000			0	20000
Other			19300			15420	34720
<b>Total</b>	<b>362</b>		<b>140000</b>	<b>90</b>		<b>50,000</b>	<b>190,000</b>

### Source of Finance



- Entrepreneur's Contribution  
140,000
- Investor's Investment 50,000
- Total 190,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Chair, Table,Horn Mike,Patil,Plate, Glass,ETC	2500	75000	900000	945000	992250
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
Chair, Table,Horn Mike,Patil,Plate, Glass,ETC	<b>2000</b>	<b>60000</b>	<b>720000</b>	756000	<b>793800</b>
<b>Total Variable Expense</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>7200</b>	<b>85200</b>	<b>85900</b>	<b>86615</b>
<b>Net Profit (E)= [C-D]</b>		<b>7800</b>	<b>93600</b>	<b>98280</b>	<b>103194</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	93,600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73600	151880
	<b>Total Cash Inflow</b>	<b>143,600</b>	<b>171,880</b>	<b>255,074</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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>73,600</b>	<b>151,880</b>	<b>235,074</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
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

Pictures













# FAMILY PICTURE

