

Proposed NU Business Name: HOQUE GORUR KHAMAR

Project identification and prepared by: Md. ROKON UDDIN,
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Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. ABDUL HOQUE |
| Age | : | 10-01-1994 (23 Years) |
| Education, till to date | : | Class Nine |
| Marital status | : | Unmarried |
| Children | : | Nil |
| No. of siblings: | : | 01 Brother, 01 Sister |
| Address | : | Vill: Borail P,O: Hatra , 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. SHONAVAN BEWA |
| (iii) Father's name | : | ABDUL SALAM |
| (iv) GB member's info | : | Branch: Achpara, Bagmara Centre 23 (Female), Member ID: 11586, Group No: 03 Member since: Befor 2009-2014 (5Years) First loan: BDT10,000 |
| Further Information: | | Existing Loan: BDT 12,000 Outstanding loan: Paid/= |
| (v) Who pays GB loan installment | : | No |
| (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 | : | 8 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. | : | 01767-158284 |
| Mother's Contact No. | : | 01751-144495 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHONAVAN BEWA joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | HOQUE GORUR KHAMAR |
| Location | : | Borail,Hatra Mohanpur, Rajshahi |
| Total Investment in BDT | : | BDT 1,60,000/- |
| Financing | : | Self BDT 1,10,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 20 ft x 10 ft= 200 Scft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Cow item.▪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 No Rent▪Collects goods from Cidirhat, Rajshahi.▪Agreed grace period is 3 months. |

| Particular | Daily | Monthly | Yearly |
|---|-------|---------------|-----------------|
| Revenue (sales) | | | |
| Cow Item | | 15,000 | 1,80,000 |
| Total Sales (A) | | 15,000 | 1,80,000 |
| Less. Variable Expense | | | |
| Cow Item | | 0 | 0 |
| Total variable Expense (B) | | 0 | 0 |
| Contribution Margin (CM) [C=(A-B)] | | 15,000 | 1,80,000 |
| Less. Fixed Expense | | | |
| Rent | | | |
| Electricity Bill | | | |
| Mobile Bill | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Medicine | | 200 | 2,400 |
| Transportation | | 500 | 6,000 |
| Food | | 4,500 | 54,000 |
| Total fixed Cost (D) | | 10,500 | 1,26,000 |
| Net Profit (E) [C-D] | | 4,500 | 54,000 |
| | | | |

| Financial Projection (BDT) | | | | | |
|---|--------------|----------------|-----------------|-----------------|-----------------|
| Particular | Daily | Monthly | 1st Year | 2nd year | 3rd Year |
| Revenue (sales) | | | | | |
| Cow Item | | 20,000 | 2,40,000 | 2,52,000 | 2,64,600 |
| Total Sales (A) | | 20,000 | 2,40,000 | 2,52,000 | 2,64,600 |
| Less. Variable Expense | | | | | |
| Cow Item | | 0 | 0 | 0 | 0 |
| Total variable Expense (B) | | 0 | 0 | 0 | 0 |
| Contribution Margin (CM) [C=(A-B)] | | 20,000 | 2,40,000 | 2,52,000 | 2,64,600 |
| Less. Fixed Expense | | | | | |
| Rent | | | | | |
| Electricity Bill | | | | | |
| Mobile Bill | | 400 | 4,800 | 5,000 | 5,500 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 700 | 8,400 | 9,000 | 9,500 |
| Entertainment | | | | | |
| Medicine | | 300 | 3,600 | 4,000 | 5,000 |
| Food | | 6,000 | 72,000 | 73,000 | 75,000 |
| Bank service Charge | | 100 | 1200 | 1200 | 1200 |
| Total Fixed Cost | | 12,500 | 1,50,000 | 1,52,200 | 1,56,200 |
| Net Profit (E) [C-D] | | 7,500 | 90,000 | 99,800 | 1,08,400 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 90,000 | 99,800 | 1,08,400 |
| 1.3 | Depreciation (Non cash item) | | - | |
| 1.4 | Opening Balance of Cash Surplus | | 70,000 | 1,49,800 |
| | Total Cash Inflow | 1,40,000 | 1,69,800 | 2,58,200 |
| 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 | 70,000 | 1,49,800 | 2,38,200 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 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