

## Proposed NU Business Name: **HELAL GORUR KHAMAR**



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	:	<b>MD. HALAL UDDIN</b>
Age	:	07-02-1985 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son, 01 Doughter
No. of siblings:	:	07 Brother, 04 Sister
Address	:	Vill: Rokhitpara P,O: Hatkhujipur , P.S: Bagmara , 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	:	<b>MST. PARUL BEGUM</b>
(iii) Father's name	:	<b>MD. EBRAHIM HOSSEN</b>
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 1 (Female), Member ID: 5708/1, Group No: 10 Member since: 2004-2015(11 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30,000 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	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture, Cysel Bussines
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-755640
Mother's Contact No.	:	01713-990769
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. PARUL BEGUM** joined Grameen Bank since 11 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	:	<b>HALAL GORUR KHAMAR</b>
Location	:	Rokhitpara, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 Scft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing; Cow item.</li> <li>▪Average 100% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li> <li>▪The shop is No Rent</li> <li>▪Collects goods from Cidirhat, Rajshahi.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cow Item		20,000	2,40,000
<b>Total Sales (A)</b>		20,000	2,40,000
<b>Less. Variable Expense</b>			
Cow Item		0	0
<b>Total variable Expense (B)</b>		0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>		20,000	2,40,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		200	2,400
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Entertainment			
Transportation		200	2,400
Food		6,000	72,000
Medicine		1,000	12,000
<b>Total fixed Cost (D)</b>		<b>12,500</b>	<b>1,50,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>90,000</b>



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
<b>Cow Item</b>		30,000	3,60,000	3,78,000	3,96,900
<b>Total Sales (A)</b>		30,000	3,60,000	3,78,000	3,96,900
<b>Less. Variable Expense</b>					
<b>Cow Item</b>		0	0	0	0
<b>Total variable Expense (B)</b>		0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>		30,000	3,60,000	3,78,000	3,96,900
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		500	6,000	6,500	7,000
Entertainment					
Salary (staff)					
Food		9,000	1,08,000	1,10,000	1,15,000
Bank service Charge		100	1,200	1,200	1,200
Medicine		1,300	15,600	16,000	17,000
<b>Total Fixed Cost</b>		<b>16,500</b>	<b>1,98,000</b>	<b>2,01,700</b>	<b>2,09,200</b>
<b>Net Profit (E) [C-D]</b>		<b>13,500</b>	<b>1,62,000</b>	<b>1,76,300</b>	<b>1,87,700</b>
<b>Investment Payback</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	1,62,000	1,76,300	1,87,700
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,42,000	2,98,300
	<b>Total Cash Inflow</b>	<b>2,12,000</b>	<b>3,18,300</b>	<b>4,86,000</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)	20,000	20000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,42,000</b>	<b>2,98,300</b>	<b>4,66,000</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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



















# FAMILY PICTURE