

Proposed NU Business Name: **KHAT HOUSE**



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

Project verified by: Mizanur Rahaman Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	EAQUB KHAN
Age	:	02-03-1989 (28 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 Son & 01 Daughter
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Te- Baria, P.O: Solishabad Pur , 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	:	MST. YASMIN ARA
(iii) Father's name	:	MONIR ALOM KHAN
(iv) GB member's info	:	Branch: Solishabad Pur , Centre # 05(Female), Member ID: 1121, Group No: 03 Member since: 01-01-1990-2000 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :27,000/-
(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	:	07 years experience in running business. He has 01 Year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-922711
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. YASMIN ARA joined Grameen Bank since 10 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

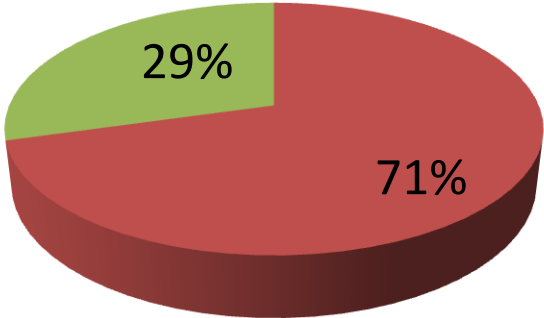
Business Name	:	KHAT HOUSE
Location	:	Te-baria bazar,Hospital road, Nagorpur
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 30 ft=600 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing two employes.▪Collects goods from Tangail▪The Shop is owned.▪Gain on Sales 30%▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
wood	1300	39000	468000
Total Sales(A)	1300	39000	468000
Less Variable Expense (B)			0
wood	910	27300	327600
Total Variable Expense	910	27300	327600
Contribution Margin (CM) [C=(A-B)]	390	11700	140400
Less Fixed Expense			
Electric Bill		500	6000
Transportation		1000	12000
Salary (Self)		5000	60000
Entertainment		200	2400
Guard		100	1200
Generator		100	1200
Mobile Bill		300	3600
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Golai Wood	300	200	60,000	150	200	30,000	90,000
Small wood	100	600	60,000	100	200	20,000	80,000
			0			0	0
	400	800	120,000	250	400	50,000	170,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
wood	1600	48000	576000	604800	635040
	0	0	0	0	0
Total Sales(A)	1600	48000	576000	604800	635040
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1120	33600	403200	423360	444528
Total Variable Expense	1120	33600	403200	423360	444528
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7200	85200	86200	87230
Net Profit (E)= [C-D]		7200	86400	90720	95256
Investment Pay Back			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	86,400	90720	95256
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66400	137120
	Total Cash Inflow	136,400	157,120	232,376
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	66,400	137,120	212,376

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

