

**Proposed NU Business Name: HASINA MOHISH KHAMAR**



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Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MST. HASINA BEGUM</b>
Age	:	23-07-1986(31 Year)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	1 son & 1 daughter
No. of siblings:	:	2Sister
Address	:	Vill: pochamaria,P.O: pochamaria P.S: puthia,Dist: Rajshahi
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>MST. GULJAN BEGUM</b>
(iii) Father's name	:	<b>MD. AFCHER</b>
(iv) GB member's info	:	Branch: Shilmaria, Centre # 49(Female), Member ID: 4053/1, Group No:05 Member since: 20-02-2010 First loan: BDT -5000
Further Information:		Existing Loan: BDT 40000, Outstanding loan: 33840
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	tioshoni
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01788777566
Father's Contact No.	:	01796159860
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. GULJAN BEGUM** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>HASINA MOHISH KHAMAR</b>
Location	:	Pochamaria, puthia, Rajshahi
Total Investment in BDT	:	BDT 1,70,000
Financing	:	Self BDT 120000-(from existing business) 61% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15ft x 10ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

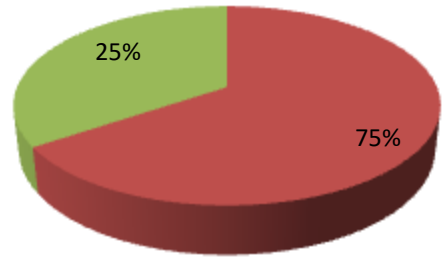
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cow sales		23,333	279996
<b>Total Sales (A)</b>		23,333	279996
<b>Less. Variable Expense</b>		0	
sales of product		10,000	120000
<b>Total variable Expense (B)</b>		10,000	120000
<b>Contribution Margin (CM) [C=(A-B)]</b>		13,333	159996
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
food		1200	14,400
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,333</b>	<b>75,996</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
BUFFALO	2	60000	120000	2	25000	50000	50,000
						0	0
<b>Total</b>	<b>2</b>	<b>60000</b>	<b>120000</b>		<b>25000</b>	<b>50000</b>	<b>50000</b>

# Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
sales		23333	279996	293996	308696
<b>Total Sales (A)</b>		23333	279996	293996	308696
<b>Less. Variable Expense</b>		0	0	0	0
		10000	120000	126000	132300
<b>Total variable Expense (B)</b>		10000	120000	126000	132300
<b>Contribution Margin (CM) [C=(A-B)</b>		13333	159996	167996	176396
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		300	3600	3800	4000
Mobile Bill		200	2400	2800	3000
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3800	4000
food		1200	14400	15000	16000
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		7000	84100	85500	87100
<b>Net Profit (E) [C-D)</b>		6333	75896	82496	89296
<b>Investment Payback</b>			20000	20000	20000



# 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>(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	84100	85500	87100
1.3	Depreciation (Non cash item)			-
1.4	Opening Balance of Cash Surplus		<b>64100</b>	<b>129600</b>
	<b>Total Cash Inflow</b>	<b>134100</b>	<b>149600</b>	216700
<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	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	20000
<b>3</b>	<b>Net Cash Surplus</b>	<b>64100</b>	<b>129600</b>	<b>196700</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm pochamaria,  
puthia,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







