

# Proposed NU Business Name: **M/S KHAIRUL URING FACTORY**



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MD. KHAIRUL ISLAM</b>   |
| Age  | : | 03-04-1998 (19 Years)  |
| Education, till to date                          | : | Class 6  |
| Marital status                                   | : | Unmarried  |
| Children   | : | -  |
| No. of siblings:                                 | : | 1 Bather 1 Sister  |
| Address  | : | Vill:Kashyabala,P.O:Mirjapur,P.S: Sherpur, Dist: Bogra   |
| Parent's and GB related Info                     |   |  |
| (i) Who is GB member                             | : | Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>  |
| (ii) Mother's name                               | : |  |
| (iii) Father's name                              | : | <b>MOST. JAHURA BEGUM</b>  |
| (iv) GB member's info                            | : | <b>MD. SHOHIDUL ISLAM</b><br>Branch:Mirjapur,Sherpur,Centre # 54 (Female),<br>Member ID:3543; Group No:01<br>Member since: 22-02-1990 (27 Years) |
| Further Information:                             |   | First loan: -2,500   |
| (v) Who pays GB loan installment                 | : | Existing Loan: BDT 23,900, Outstanding loan:27,374/-   |
| (vi) Mobile lady                                 | : | Father   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>BRAC ASA etc.. | : | No<br>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  | : | 3 years experience in running business.<br>He has not training. |
| Other Own/Family Sources of Income  | : | -   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01737-923899  |
| Mother's Contact No.  | : | 01755-402576  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.         |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. JAHURA BEGUM** joined Grameen Bank since 27 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>M/S KHAIRUL URING FACTORY</b>  |
| Location  | : | Mirjapur,Sherpur,Bogra.   |
| Total Investment in BDT                           | : | BDT 70,000/-  |
| Financing   | : | Self BDT 20,000/-(from existing business) 29%<br>Required Investment BDT 50,000/-(as equity) 71%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-   |
| Proposed Salary                                   | : | BDT 5,000/-   |
| Size of shop                                      | : | 20 ft x 10 ft= 200 square ft  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Gamsa, Sonali suta,Tiya Caloor, Green Rog,Etc</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul> |

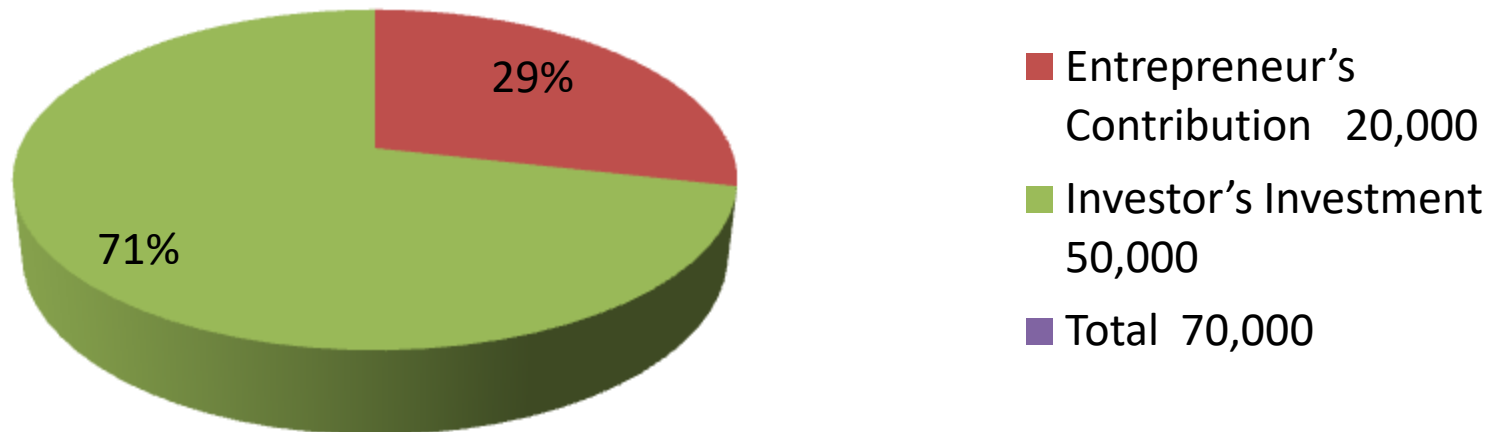
## Existing Business (BDT)

| Particular                                    | Monthly       | Yearly           |
|---|---------------|------------------|
| <b>Revenue (sales)</b>                        |               |                  |
| Gamsa, Sonali suta,Tiya Caloor, Green Rog,Etc | 90,000        | 1,080,000        |
| <b>Total Sales (A)</b>                        | <b>90,000</b> | <b>1,080,000</b> |
| <b>Less. Variable Expense</b>                 |               |                  |
| Gamsa, Sonali suta,Tiya Caloor, Green Rog,Etc | 67,500        | 810,000          |
| <b>Total variable Expense (B)</b>             | <b>67,500</b> | <b>810,000</b>   |
| <b>Contribution Margin (CM) [C=(A-B)]</b>     | <b>22,500</b> | <b>270,000</b>   |
| <b>Less. Fixed Expense</b>                    |               |                  |
| Electricity Bill                              | 500           | 6,000            |
| Transportation                                | 1,600         | 19,200           |
| Salary (self)                                 | 5,000         | 60,000           |
| Salary (staf)                                 | 9,000         | 108,000          |
| Entertainment                                 | 200           | 2,400            |
| Mobile Bill                                   | 200           | 2,400            |
| <b>Total fixed Cost (D)</b>                   | <b>16,500</b> | <b>198,000</b>   |
| <b>Net Profit (E) [C-D]</b>                   | <b>6,000</b>  | <b>72,000</b>    |

## Investment Breakdown

| ab           |            |            |               | Proposed   |            |               |                |
|--------------|------------|------------|---------------|------------|------------|---------------|----------------|
| Particulars  | Qty.       | Unit Price | Amount (BDT)  | Qty        | Unit Price | Amount (BDT)  | Proposed Total |
| Gamsa        | 100        | 90         | 9,000         | 12         | 1800       | 21600         | 30600          |
| Sonali suta  | 5          | 180        | 900           | 3          | 1800       | 5400          | 6300           |
| Shada Suta   | 6          | 210        | 1260          | 5          | 180        | 900           | 2160           |
| Tiya Caloor  | 10         | 190        | 1900          | 10         | 190        | 1900          | 3800           |
| Biscut       | 6          | 220        | 1320          | 15         | 195        | 2925          | 4245           |
| Casa Holud   | 8          | 185        | 1480          | 15         | 184        | 2775          | 4255           |
| Green Rog    | 6          | 195        | 1170          | 104        | 220        | 2200          | 3370           |
| Others       |            |            | 2970          |            |            | 12300         | 15270          |
| <b>Total</b> | <b>141</b> |            | <b>20,000</b> | <b>164</b> |            | <b>50,000</b> | <b>70,000</b>  |

## Source of Finance



## Financial Projection (BDT)

| Particular                                     | Monthly        | 1st Year         | 2nd Year         | 3rd Year         |
|--|----------------|------------------|------------------|------------------|
| <b>Revenue (sales)</b>                         |                |                  |                  |                  |
| Gamsa, Sonali suta,Tiya Caloor, Green Rog,Etc. | 150,000        | 1,800,000        | 1,890,000        | 1,984,500        |
| <b>Total Sales (A)</b>                         | <b>150,000</b> | <b>1,800,000</b> | <b>1,890,000</b> | <b>1,984,500</b> |
| <b>Less. Variable Expense</b>                  |                |                  |                  |                  |
| Gamsa, Sonali suta,Tiya Caloor, Green Rog,Etc  | 112,500        | 1,350,000        | 1,417,500        | 1,488,375        |
| <b>Total variable Expense (B)</b>              | <b>112,500</b> | <b>1,350,000</b> | <b>1,417,500</b> | <b>1,488,375</b> |
| <b>Contribution Margin (CM) [C=(A-B)</b>       | <b>37,500</b>  | <b>450,000</b>   | <b>472,500</b>   | <b>496,125</b>   |
| <b>Less. Fixed Expense</b>                     |                |                  |                  |                  |
| Electricity Bill                               | 500            | 6,000            | 6,000            | 6,000            |
| Transportation                                 | 1600           | 19,200           | 19,200           | 19,200           |
| Salary (self)                                  | 5,000          | 60,000           | 60,000           | 60,000           |
| Salary (staf)                                  | 9000           | 108,000          | 108,000          | 108,000          |
| Entertainment                                  | 200            | 2,400            | 2,400            | 2,400            |
| Mobile Bill                                    | 300            | 3,600            | 3,600            | 3,600            |
| <b>Total fixed Cost (D)</b>                    | <b>16,600</b>  | <b>199,200</b>   | <b>199,200</b>   | <b>199,200</b>   |
| <b>Net Profit (E) [C-D)</b>                    | <b>20,900</b>  | <b>250,800</b>   | <b>273,300</b>   | <b>296,925</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  | 250,800             | 273,300             | 296,925             |
| 1.3         | Depreciation (Non cash item)                      | 0                   | 0                   | 0                   |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 230,800             | 484,100             |
|             | <b>Total Cash Inflow</b>                          | <b>300,800</b>      | <b>504,100</b>      | <b>781,025</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              | 20,000              | 20,000              |
|             | <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>230,800</b>      | <b>484,100</b>      | <b>761,025</b>      |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family: 02 Others:0  
Experience & Skill : 03 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

Pictures























# FAMILY PICTURE

