

Proposed NU Business Name: HOSSAUN GORUR KHAMAR



Project identification and prepared by: Monoj kumar sarkar, BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HOSSAUN ISLAM
Age	:	10-05-1999(18 Years)
Education, till to date	:	H.s.c
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill.Hijjol Polli P.O: Bagha, P.S: Bagha, 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	:	MST. HASINA KHATUN
(iii) Fathers name	:	MD. ABUL FOJOL
(iv) GB member's info	:	Branch:Monigram, Centre # 59/m (Female), Member ID:4379/3, Group No: 02 Member since: 20-08-2010 to 10-03-15 New-13-08-17 (05Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 6,000, Outstanding loan: 5,868
(v) Who pays GB loan installment	:	Fathers
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01737-246384
Family Contact No.	:	01735-796388
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HASINA KHATUN joined Grameen Bank since 05 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

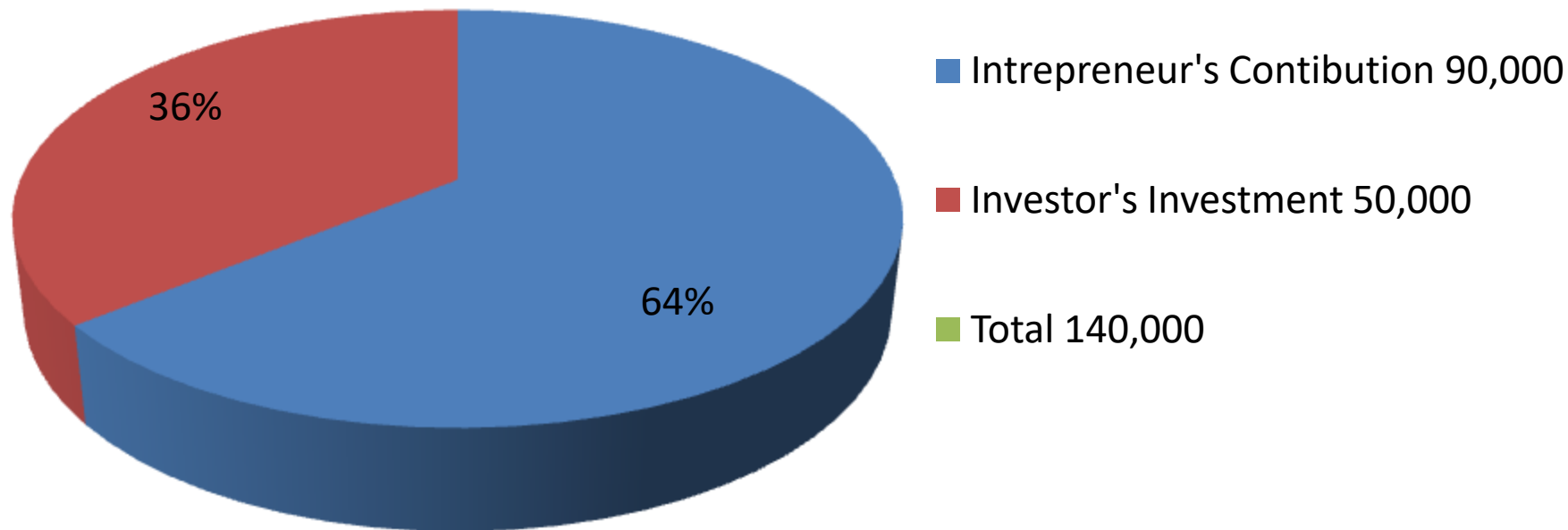
Business Name	:	HOSSAUN GORUR KHAMAR
Location	:	Hijjol Polli ,Bagha,Rajshahi .
Total Investment in BDT	:	BDT-140,000/-
Financing	:	Self BDT 90,000/--(from existing business)64% Required Investment BDT 50,000/--(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ox Sale.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.▪Average 50% gain on sale.

Revenue (sales)			
Ox Sale		120,000	240,000
Total Sales (A)		120,000	240,000
Less. Variable Expense			
Ox Sale		60,000	120,000
Total variable Expense (B)		60,000	120,000
Contribution Margin (CM) [C=(A-B)]		60,000	120,000
Less. Fixed Expense			
Food		18,000	36,000
Electricity bill		0	0
Transportation		3,000	6,000
Salary (self)		24,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		1,200	2,400
Total fixed Cost (D)		46,800	93,600
Net Profit (E) [C-D]		13,200	26,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (3x30,000)	90,000	40,000	130,000
Food	0	10,000	10,000
Total	90,000	50,000	140,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Ox sale		140,000	280,000	294,000	308,700
Total Sales (A)		140,000	280,000	294,000	308,700
Less. Variable Expense					
Ox sale		70,000	140,000	147,000	154,350
Total variable Expense (B)		70,000	140,000	147,000	154,350
Contribution Margin (CM) [C=(A-B)]		70,000	140,000	147,000	154,350
Less. Fixed Expense					
Food		18,000	36,000	37,000	38,000
Electricity bill		0	0	0	0
Transportation		3,000	6,000	7,000	8,000
Salary (self)		24,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		1,200	2,400	2,500	2,600
Total Fixed Cost		46,800	93,600	95,800	98,000
Net Profit (E) [C-D]		23,200	46,400	51,200	56,350

Cash flow projection on business plan (rec. & Pay)

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	46,400	51,200	56,350
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		26,400	57,600
	Total Cash Inflow	96,400	77,600	113,950
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	26,400	57,600	93,950

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

