

Proposed NU Business Name: KABIL GORUR KHAMAR



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KABIL HOSSIN
Age	:	08-10-1995 (23 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brother, 01 Sister
Address	:	Vill: Sormoil P,O: Hatra , P.S: Mohanpur, 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	:	MOST. NASIMA
(iii) Father's name	:	MD. ABDUL ROHMAN
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 20 (Female), Member ID: 12322/1, Group No: 5 Member since: Befor 2000-2010 Present 01-01-18 (11 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 23800/=
(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	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-507940
Mother's Contact No.	:	01775-298818
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. NASIMA joined Grameen Bank since 11 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	:	KABIL GORUR KHAMAR
Location	:	Shormoil,Hatra Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 Scft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Cow item. ▪Average 100% gain on sale. ▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪The shop is No Rent ▪Collects goods from Cidirhat, Rajshahi. ▪Agreed grace period is 3 months.

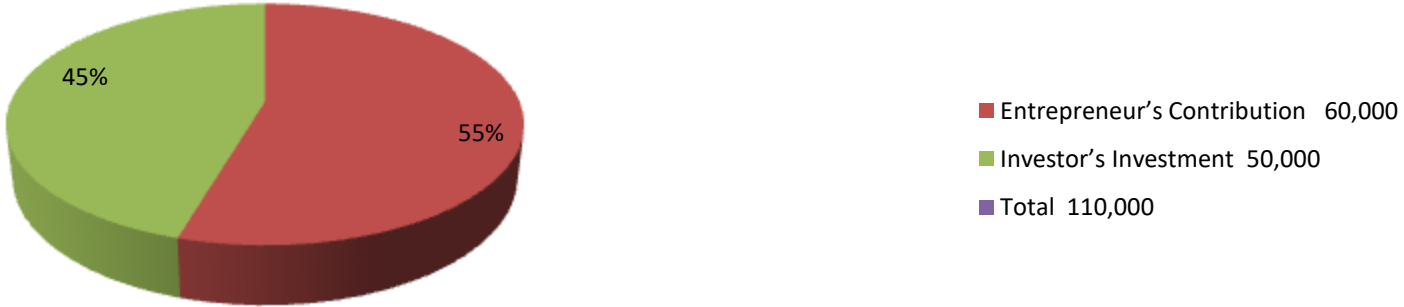
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow Item		20,000	2,40,000
Total Sales (A)		20,000	2,40,000
Less. Variable Expense			
Cow Item		0	0
Total variable Expense (B)		0	0
Contribution Margin (CM) [C=(A-B)]		20,000	2,40,000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Medicine		200	2,400
Transportation			
Food		6,000	72,000
Total fixed Cost (D)		11,500	1,38,000
Net Profit (E) [C-D]		8,500	1,02,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
OX	2	30000	60000	1	40000	40000	1,00,000
Food	-	-	-			10,000	10,000
Total	2		60,000	1		50,000	1,10,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Cow Item		25,000	3,00,000	3,15,000	3,30,750
Total Sales (A)		25,000	3,00,000	3,15,000	3,30,750
Less. Variable Expense					
Cow Item		0	0	0	0
Total variable Expense (B)		0	0	0	0
Contribution Margin (CM) [C=(A-B)]		25,000	3,00,000	3,15,000	3,30,750
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation					
Entertainment					
Medicine		400	4,800	5,000	5,500
Food		7,000	84,000	87,000	90,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		13,000	1,56,000	1,59,700	1,63,700
Net Profit (E) [C-D]		12,000	1,44,000	1,55,300	1,67,050
Investment Payback			20,000	20,000	20,000

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	1,44,000	1,55,300	1,67,050
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,24,000	2,59,300
	Total Cash Inflow	1,94,000	2,79,300	4,26,350
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	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	1,24,000	2,59,300	4,06,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

০৬ নং হাট চাটী ইউনিয়ন পরিষদ
ডাকঘর : হাট চাটী থানা/উপজেলা : মোহনপুর জেলা : বাগমারী

ট্রেড লাইসেন্স

বহি নং- (৩) অর্থ বৎসর : ১০১৭-২০১৬ লাইসেন্স নম্বর : ২০/১৫
তারিখ : ১৫/০৬/২০১৬

লাইসেন্স ধারীর নাম : মোঃ কাবিল হোসেন
পিতা/ স্বামীর নাম : মোঃ আবু হুসেন
মাতার নাম : মোছাঃ নাজিমা বিবি
গ্রাম : সরস্বতী ওয়ার্ড নং : ০৬ ডাকঘর : হাট চাটী
উপজেলা/থানা : মোহনপুর জেলা : বাগমারী
প্রতিষ্ঠানের নাম : কাবিল হাট চাটী হামার, সরস্বতী মোহনপুর, হাট চাটী
পেশার ধরণ : গরু ষ্টলডারী
লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ৩০০

কথায় : কবিল হাট চাটী হামার) যাতে তার
বাবসা / বৃতি / পেশা : গরু ষ্টলডারী চালিয়ে যাবার জন্য এই
লাইসেন্স প্রদান করা হল। লাইসেন্স-এর মেয়াদ : ৩০ জুন ২০১৬ খ্রি: পর্যন্ত।
তারিখ : ১৫/০৬/২০১৬ খ্রি:

মোঃ খালিদুর রহমান
চেয়ারম্যান
চেয়ারম্যানের কার্যালয়, ইউনিয়ন পরিষদ
হাট চাটী, মোহনপুর জেলা : বাগমারী





FAMILY PROFILE

