

Proposed NU Business Name: **KAMRUL 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. KAMRUL HASAN
Age	:	15-02-1988 (30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son, 01 Doughter
No. of siblings:	:	02Brother
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. PARUL
(iii) Father's name	:	MD. VODA MONDOL
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 20 (Female), Member ID: 2843/3, Group No: 9 Member since: Befor 2002- Present(16Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 60,000 Outstanding loan: 54,060/=
(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	:	6 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.	:	01745-579118
Mother's Contact No.	:	01739-817662
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. PARUL joined Grameen Bank since 16 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	:	KAMRUL GORUR KHAMAR
Location	:	Shormoil,Hatra Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90,000/-(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

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3 rd 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 হাটখাচী ইউনিয়ন পরিষদ
ডাকঘর : হাটখাচী থানা/উপজেলা : মোহনপুর জেলা : হাটখাচী

ট্রেড লাইসেন্স

বহি নং : (৩) অর্থ বৎসর : ১০১৭-১০১৮ লাইসেন্স নম্বর : ২০/১৮

লাইসেন্স ধারীর নাম : মোঃ কামরুল ইসলাম হাঙ্গান
তারিখ : ১৫/০৬/২০১৮ খ্রিঃ

পিতা/স্বামীর নাম : মোঃ হুদাইফুল ইসলাম
মাতার নাম : মোঃ মোস্তাফিজুল ইসলাম

গ্রাম : সরলহাট ওয়ার্ড নং : ০৬ ডাকঘর : হাটখাচী
উপজেলা/থানা : মোহনপুর জেলা : হাটখাচী

প্রতিষ্ঠানের নাম : কামরুল ইসলাম হাঙ্গান, সরলহাট, মোহনপুর, হাটখাচী
পেশার ধরণ : হাটখাচী

লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ৩০০/-
কথায় : তিনশত টাকা মাত্র

ব্যবসা/কৃতি/পেশা : হাটখাচী) গ্রাণ্ড হয়ে তার
লাইসেন্স প্রদান করা হল। লাইসেন্স-এর মেয়াদ : ৩০ জুন ২০১৮ খ্রিঃ পর্যন্ত।

তারিখ : ১৫/০৬/২০১৮ খ্রিঃ

মোঃ খালিদুল রহমান
চেয়ারম্যান
উপজেলা পরিষদ
মোহনপুর, হাটখাচী







FAMILY PICTURE

