

Proposed NU Business Name: MS HASIBUL PEYARA KHAMAR



Project identification and prepared by: MD Sajamal Siraji
Puthiya Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HASIBUL HASAN
Age	:	10-05-1989 (27 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Noyapara P.O: Nandanpur , P.S: Puthiya , 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 MONOWARA BEGUM
(iii) Father's name	:	ABU HANIF
(iv) GB member's info	:	Branch: Baneswor, Puthiya, Centre # 33 (Female), Member ID: 2824/2, Group No: 06 Member since: 31-08-2003 (13 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 3,40,000/- Outstanding loan: BDT 2,72,770/-
(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	:	07 years experience in running business. 05 Years in own business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-938924
Mother's Contact No.	:	01716-535743
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthiya, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MONOWARA BEGUM joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MS HASIBUL PEYARA KHAMAR
Location	:	Dasmaria Baazar, Puthiya, Rajshahi
Total Investment in BDT	:	BDT 460,000/-
Financing	:	Self BDT 400,000(from existing business) 87% Required Investment BDT 60,000(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	7.5 Bigha
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Guava.▪The business is operating by entrepreneur. Existing 01 employee.▪01 will be appointed after receiving the equity money.▪Collects goods from Natore, Rajshahi▪Agreed grace period is 3 months.

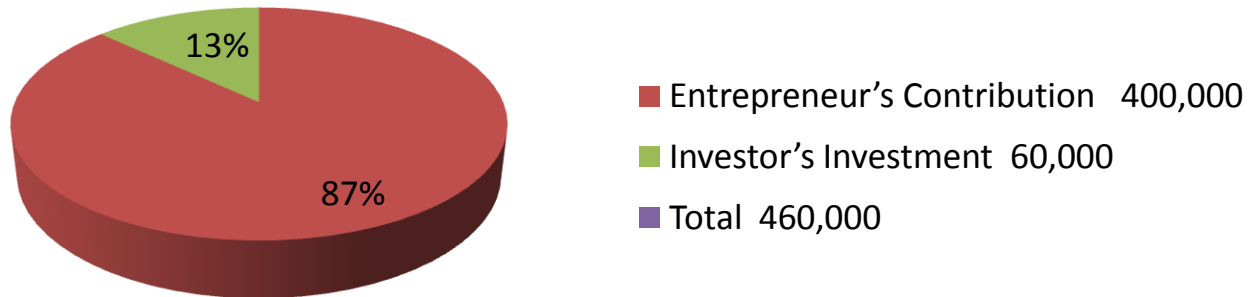
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Guava	1500	45000	540000
Total Sales (A)	1500	45000	540000
Less Variable Expense			
Fertilizer & insecticides	250	7500	90000
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	1,250	37500	450000
Less Variable Expense			
Rent		6,650	79800
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		6000	72000
Labour		10000	120000
Bank charge		100	1200
Mobile bill		300	3600
Total fixed cost (D)		29,050	348600
Net Profit (E)= [C-D]		8,450	101400

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Guava Plant	1000	400	400,000	0	0	0	400,000
Lease	0	0	0	1	50000	50,000	50,000
Fertilizer & Insecticides	0	0	0	1	10000	10,000	10,000
Total		400	400,000	2	0	60,000	460,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Guava	1750	52500	630000	661500
Total Sales (A)	1750	52500	630000	661500
Less Variable Expense				
Fertilizer & insecticides	350	10500	126000	132300
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)	1,400	42000	504000	661500
Less Variable Expense				
Rent		6,650	79,800	79,800
Transportation		1,500	18000	18,500
Salary (self)		5000	60000	60,000
Salary(Staff)		12000	144000	144,000
Labor		10000	120000	120,000
Bank charge		100	1200	1,200
Mobile bill		350	4200	3,200
Total fixed cost (D)		25,500	306000	305,500
Net Profit (E)= [C-D]		16500	198000	356,000
Investment Payback			36,000	36,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	198,000	356,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		162,000
	Total Cash Inflow	258000	518000
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	162,000	482000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tetuljora, Rajfulbaria, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

