



*Proposed NU Business Name* : **Hafija pan khamar**

*Business Category* : **Micro Business, Betel leaf & Betel Nut Business**



*Business Proposal Identified & Prepared by* : **Kabir Raksum, Unit Incharge Taherpur ,  
Rajshahi,Zone 01.**

*Business Proposal Verified by* : **Kabir Raksum**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	: <b>Md.Hafijul Islam</b> Vill: Gobinda Para, Union: Silmaria, District: Rajshahi
Age	: 32 years
Marital Status	: Married
Children	: 1 (One) Daughter
No. of siblings	: 1 (One) Brother and 1 (One) Sister
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Mst. Hafija Bibi
(iii) Father's name	: Late Md. Kiamot Sordar
(iv) GB member's info	: Branch: Shreepur Baghmara, Putia, Centre # 54 Loan no.: 4423/7, Member since 10 April 2007 Existing loan: Tk. 30,000 Outstanding loan: Tk. 28,680
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Mother
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)***

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Small/Large Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 4 (Four) year(s) of experience in running his own business. He started the business with BDT 100,000 (One Lac)
Other Own/Family Sources of Income	:	Mother's occupation: Housewife Developments from entrepreneur's current business are Land Purchase etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01750859314, 01943942524
NU's NID/Birth Certificate No.	:	8118281658265
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Hafija Bibi is a GB member since 10 April 2007, at first she took GB loan BDT 5,000 (Five Thousand).

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Hafija pan khamar</i></b>
Address/ Location	:	gobindopara, puthia, Rajshahi
Total Investment Required in BDT	:	Tk. 150,000
Financing	:	Self Tk. 50,000 Required Investment Tk. 100,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 80%
(ii) Estimated % of proposed gross profit margin	:	From Product 80%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

# *INFO ON EXISTING BUSINESS OPERATIONS*

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	500	15,000	180,000
<b>Total Sales/commission (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less: Cost of Sales</b>			
Cost of Product(s)	100	3,000	36,000
<b>Total Cost of Sales and Services (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less: Operating Cost</b>			
Transportation Expense		500	6,000
Present salary (Entrepreneur)		5,000	60,000
Madicine		1,300	15,600
Mobile Bill		200	2,400
<b>Non Cash Item</b>			
Deprecation Expenses		42	500
<b>Total Operating Cost (D)</b>		<b>7,042</b>	<b>84,500</b>
<b>Net Profit (C-D)</b>		<b>4,958</b>	<b>59,500</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars of products</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in Machinaries (Pan etc.)	Investment in Machinaries (Pan etc.)	50,000	50,000	100,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
<b>Total Capital</b>		<b>50,000</b>	<b>100,000</b>	<b>150,000</b>



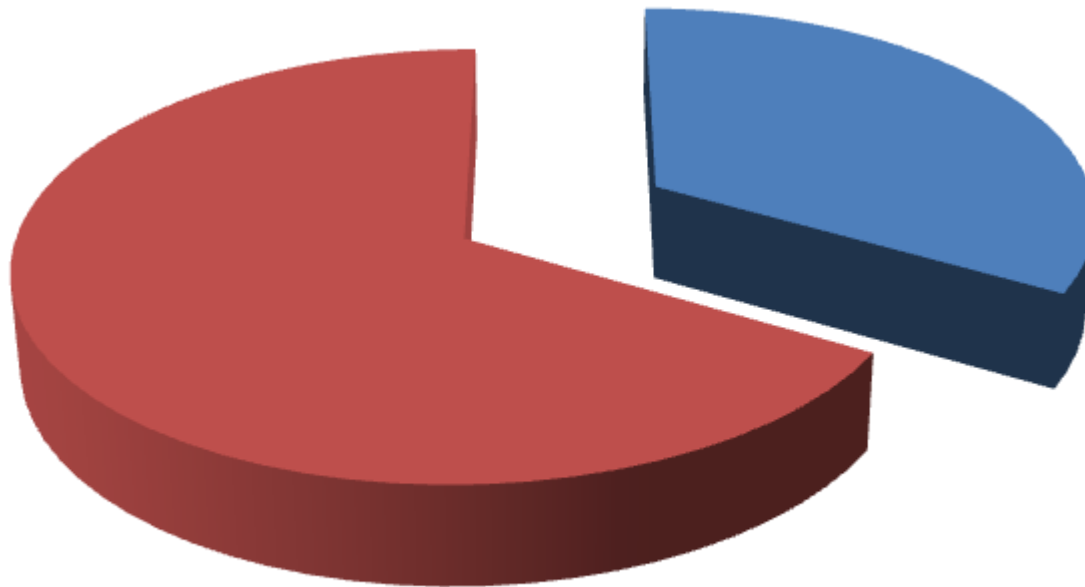
# *SOURCE OF FINANCE*

■ Entrepreneur's Contribution BDT 50,000 (33%)

■ GSSB's Investment BDT 100,000 (67%)

■ Total Capital BDT 150,000

Amount (BDT)





# *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	600	18,000	216,000	660	19,800	237,600	726	21,780	261,360
<b>Total Sales/commission (A)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>660</b>	<b>19,800</b>	<b>237,600</b>	<b>726</b>	<b>21,780</b>	<b>261,360</b>
<b>Less: Cost of Sales</b>									
Estimated cost of Product(s)	120	3,600	43,200	132	3,960	47,520	145	4,350	52,200
<b>Est. Total Cost of Sales and Services (B)</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>	<b>132</b>	<b>3,960</b>	<b>47,520</b>	<b>145</b>	<b>4,350</b>	<b>52,200</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>528</b>	<b>15,840</b>	<b>190,080</b>	<b>581</b>	<b>17,430</b>	<b>209,160</b>
<b>Less: Operating Cost</b>									
Mobile Bill		300	3,600		330	3,960		363	4,356
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Transport costs		500	6,000		550	6,600		605	7,260
Medical cost		1,500	18,000		1,650	19,800		1,815	21,780
Ownership Transfer Fee		606	5,454		606	7,272		606	7,274
<b>Non Cash Item</b>									
Depriciation Expenses		83	1,000		83	1,000		83	996
<b>Total Operating Cost (D)</b>		<b>7,989</b>	<b>94,054</b>		<b>8,719</b>	<b>104,632</b>		<b>9,522</b>	<b>114,266</b>
<b>Net Profit (C-D)</b>		<b>6,411</b>	<b>78,746</b>		<b>7,121</b>	<b>85,448</b>		<b>7,908</b>	<b>94,894</b>
<b>Retained Income</b>			<b>78,746</b>			<b>164,194</b>			<b>259,088</b>

**Notes: 1. Agreed grace period:** Three months

**2. Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>SL#</b>	<b>Particular</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion By Investor	100000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	84200	92720	102168
1.3	Depreciation Expense	1000	1000	996
1.4	Opening Balance of Cash Surplus	0	52476	102564
	<b>Total Cash Inflow</b>	<b>185200</b>	<b>146196</b>	<b>205728</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100000		
2.2	Investment Payback Including Ownership Transfer Fee	32724	43632	43644
	<b>Total Cash Outflow</b>	<b>132724</b>	<b>43632</b>	<b>43644</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>52476</b>	<b>102564</b>	<b>162084</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1, Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (4 Years)

## **W**EAKNESS

## **O**PPORTUNITIES

## **T**HREATS

Pictures

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