

Proposed NU Business Name: **OMOR KUTIR SHILPO**



Project identification and prepared by: Md Habil Uddin,
Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	OMOR CHANDRA BISWAS
Age	:	01-05-1988 (29 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother & 5 Sister
Address	:	Vill: Ghior Kol, P.O: Nagopur, P.S: Nagorpur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	CHINTA RANI BISWASH
(iii) Father's name	:	MONINDRO CHANDRA BISWASH
(iv) GB member's info	:	Branch: Nagorpur, Centre # 13 (Female), Member ID: 1702, Group No: 02 Member since: 05-12- 1990 (26 Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 49,500/-, Outstanding loan: 47,340/-
(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	:	10 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.	:	01768-067730
Family's Contact No.	:	017996-39123
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

CHINTA RANI BISWASH joined Grameen Bank since 26 years ago. At first She took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	OMOR KUTIR SHILPO
Location	:	Ghior Kol Moddo para, Nagopur, Tangail
Total Investment in BDT	:	BDT 53,000/-
Financing	:	Self BDT 13,000/-(from existing business) 25% Required Investment BDT 40,000/-(as equity) 75%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 7 ft = 140 square ft
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of bamboo crafts.▪Average 50% gain on sales.▪The business is operating by entrepreneur himself. Existing no employee.▪The shop is owned.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

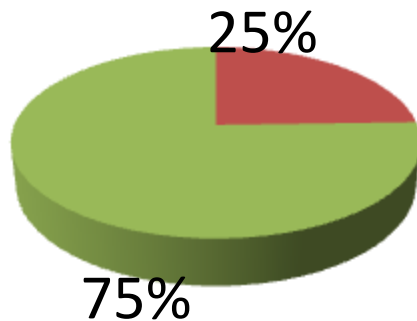
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Bamboo crafts	18,000	216,000
Total Sales (A)	18,000	216,000
Less. Variable Expense		
bamboo	9,000	108,000
Total variable Expense (B)	9,000	108,000
Contribution Margin (CM) [C=(A-B)]	9,000	108,000
Less. Fixed Expense		
Electricity Bill	100	1,200
Mobile Bill	300	3,600
Salary (self)	4,000	48,000
Transportation	500	6,000
Entertainment	200	2,400
Total fixed Cost (D)	5,100	61,200
Net Profit (E) [C-D]	3,900	46,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Log	2	100	200	0	0	0	200
Tyapa	2	150	300	0	0	0	300
Dhali	2	100	200	0	0	0	200
Bamboo	200	60	12,000	666	60	39,960	51,960
Others	1	300	300	1	40	40	340
Total	207		13,000	667		40,000	53,000

Source of Finance



- Entrepreneur's Contribution 13,000
- Investor's Investment 40,000
- Total 53,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Bamboo crafts	29,000	348,000	365,400	383,670
Total Sales (A)	29,000	348,000	365,400	383,670
Less. Variable Expense				
bamboo	14,500	174,000	182,700	191,835
Total variable Expense (B)	14,500	174,000	182,700	191,835
Contribution Margin (CM) [C=(A-B)]	14,500	174,000	182,700	191,835
Less. Fixed Expense				
Electricity Bill	100	1,200	1,500	1,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	4,000	48,000	48,000	48,000
Transportation	800	9,600	11,500	11,500
Entertainment	200	2,400	3,000	3,500
Total Fixed Cost	5,500	66,000	69,500	70,500
Net Profit (E) [C-D]	9,000	108,000	113,200	121,335
Investment Payback		16,000	16,000	16,000

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

9	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	108,000	113,200	121,335
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		92,000	189,200
	Total Cash Inflow	148,000	205,200	310,535
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	92,000	189,200	294,535

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures









FAMILY PICTURE

