

Proposed NU Business Name: HASSAN NAKSI KATHA GAR



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Project verified by: Md. Shamsul Arefin

Brief Bio of The Proposed Nobin Udyokta

Name	:	SUFIA BEGUM
Age	:	02-01-2000-2010(10Years)
Education, till to date	:	Class x
Marital status	:	Married
Children	:	01 soon
No. of siblings:	:	02 Brothers 03 sisters
Address	:	Vill:DamaliyaP.O RosuniyaP.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. RABIYA BEGUM
(iii) Father's name	:	SHEIKH SULTAN (HUSBAND)
(iv) GB member's info	:	Branch: Sirajdikhan, Centre # 5(Female), Member ID: 2380, Group No: 02 Member since:02-01-2000-2010(10Years) First loan: BDT 2,000/- Existing loan :20,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	12 years of business experience. 12 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-652800
Family's Contact No.	:	01850-414283
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DEATH RABIYA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HASSAN NAKSI KHATHA GAR
Location	:	Damaliya,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 77,000/-
Financing	:	Self BDT 37,000 /- (from existing business)43% Required Investment BDT 40,000/- (as equity)57%
Present salary/drawings from business (estimates)	:	BDT 4000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	9 ft x 6 ft= 54 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Naksi katha,bed site, sari etc. ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. ▪The firm is won. ▪Collects goods from Sirajdikhan. ▪Agreed grace period is 3 months.

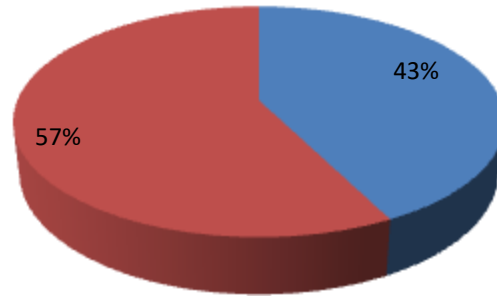
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Naksi katha,bed site, sari etc.	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Naksi katha,bed site, sari etc.	700	21,000	252,000
Total variable Expense (B)	700	21,000	252,000
Contribution Margin (CM) [C=(A-B)	300	9,000	108,000
Less. Fixed Expense			
Salary(self)		4,000	48,000
Mobile bill		100	1,200
Total fixed Cost (D)		4,100	49,200
Net Profit (E) [C-D)		4,900	58,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
swing machine	1	7000	7000	cloth	100	200	20,000	27,000
naksi katha	10	3000	30000	three pice	50	400	20,000	50,000
				other	0	0	-	
Total			37000			0	40,000	77,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Naksi katha,bed site, sari etc.	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Naksi katha,bed site, sari etc.	1,050	31,500	378,000	396,900	416,745
Total variable Expense (B)	1,050	31,500	378,000	396,900	416,745
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Salary (self)		4,000	48,000	48,000	48,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		4,100	49,200	49,260	49,323
Net Profit (E) [C-D)		9,400	112,800	120,840	129,282
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	112,800	120,840	129,282
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		92,800	193,640
	Total Cash Inflow	162,800	213,640	322,922
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	70,000	16,000	16,000
3	Net Cash Surplus	92,800	193,640	302,922

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Own Business :12
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







