

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



Project identification and prepared by: Ashrafal Alam
Kaliganj Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHOHAG MIA
Age	:	10/10/1997 (21 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Sisters
Address	:	Vill: Bagdi, P.O: Nagri, P.S: Kaliganj, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HOSHARA BEGUM
(iii) Father's name	:	MONTO MIA
(iv) GB member's info	:	Branch: Nagri, Centre # 16 (Female), Member ID: 2991/1, Group No: 05 Member since: 19/03/2008 to 2018(10 Years) First Loan: BDT 10,000 /-, Existing Loan:BDT 14,000/-
Further Information:		Outstanding Loan:
(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	:	4 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.	:	01777-000282
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kaliganj Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSHNARA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

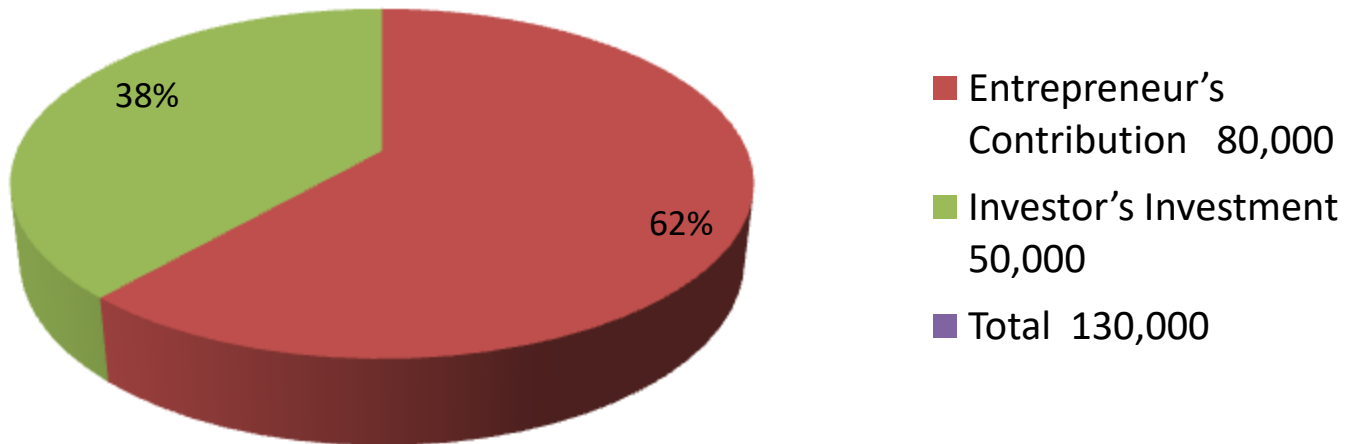
Proposed Nobin Udyokta Business Info4

Business Name	:	SHOHAG KUTIR SHILPO
Location	:	Bagdi, Nagri Bazar, Kaliganj
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cottage items.▪Average 15% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop/place is own.▪Collects goods from Ulukholabazar.▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cottage Products	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Cottage Items/Materials	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		6700	80400
Net Profit (E)= [C-D]		4550	54600

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Thread	80	250	20,000	80	250	20,000	40,000
Bamboo	100	300	30,000	100	300	30,000	60,000
Spindle	300	30	9,000			0	9,000
Color			11,000			0	11,000
Others			10,000			0	10,000
			80,000			50,000	130000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cottage Products	3200	96000	1152000	1209600	1270080
	0	0	0	0	0
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Cottage Items/Materials	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6700	80400	81400	82430
Net Profit (E)= [C-D]		7700	92400	97020	101871
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72400	149420
	Total Cash Inflow	142,400	169,420	251,291
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	72,400	149,420	231,291

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0;
Experience & Skill : 4 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

Pictures







