

Proposed NU Business Name: **TANJIL NAKSHA GHAR**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	TANJIL MUNSHI
Age	:	17-03-1996(22 Years)
Education, till to date	:	Class v
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother 03 sisters
Address	:	Vill: west bagra P.O bagra,P.S: Sreenagar,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	:	HAFIZA BEGUM
(iii) Father's name	:	JULHAS MUNSHI
(iv) GB member's info	:	Branch: Moksudpur,Centre# 15 (Female), Member ID: 1980, Group No: 01 Member since:01-01-1988(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	:	05 years of business experience. : 01 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.	:	01705-550641
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAFIZA 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	:	TANJIL NAKSHA GHAR
Location	:	Bagra,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 60,000 /- (from existing business)60% Required Investment BDT 40,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000/-
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; furniture ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. ▪The firm is rented. ▪Collects goods from Bagra. ▪Agreed grace period is 3 months.

Existing Business (BDT)

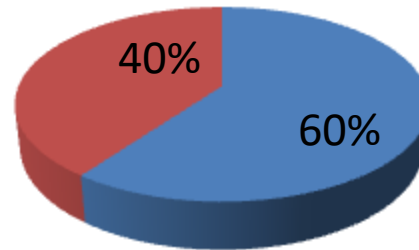
Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
furniture	1,125	33,750	405,000
Total variable Expense (B)	1,125	33,750	405,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		1,000	12,000
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		6,100	73,200
Net Profit (E) [C-D]		5,150	61,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
box bed	2	30000	60000		2	20000	40,000	100,000
Total			60000			20000	40,000	100,000

Source of finance

■ Entrepreneur investment 60,000 ■ Investore investment 40,000 ■ Total investment 100,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
furniture	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
furniture	1,500	45,000	540,000	567,000	595,350
Total variable Expense (B)	1,500	45,000	540,000	567,000	595,350
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,100	73,200	73,260	73,323
Net Profit (E) [C-D]		8,900	106,800	115,740	125,127
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	106,800	115,740	125,127
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		90,800	190,540
	Total Cash Inflow	146,800	206,540	315,667
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	90,800	190,540	299,667

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business :01
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







