SHUMA NOKSHI KATHA

Project identification by: Nurul Islam, Uttarkhan Unit
Project prepared by: Md. Mizanur Rahman Patwary
Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	**SHUMA AKTER**
Age	:	01-01-1997 (18 *Years*)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 2 Sister
Present Address		Vill: Borobag P.O: Uttarkhan P.S: Uttarkhan Dist: Dhaka
Parent's and GB related Info (i) Who is GB member	:	Mother ☑ Father ☐
(ii) Mother's name	:	**NILUFA BEGUM**
(iii) Father's name	:	**AHASANULLAH**
(iv) GB member's info	:	Branch: Uttarkhan Centre # 11 (Female), Member ID: 1625/3, Group No: 01 Member since: 07-03-1997 (18 *Years*) First loan: 7,000 taka.
Further Information: (v) Who pays GB loan installment	: :	Existing loan: BDT 20,000 Outstanding loan: BDT 12,000 Mother No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

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	:	Four years experience in running business.
Training Info	:	She has one year hand training from her mother.
Other Own/Family Sources of Income	:	Mother's Income (Cloth business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01675-672696
Mother Contact No.	:	01683-700024
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Uttarkhan Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

Nilufa Begum is a member of Grameen Bank since 18 years. At first she took 7,000 taka loan from Grameen Bank. Nilufa Begum gradually took loan from GB. Utilize loan in Cloth business. She made a tin shed house, Install a tube-well and purchase 5 khatha land. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

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Business Name	:	**SHUMA NOKSHI KATHA**
Location	:	At entrepreneur own house, Uttarkhan, Dhaka
Total Investment in BDT	:	BDT 3,00,000
Financing	:	Self BDT 1, 50,000 (from existing business) 50% Required Investment BDT1, 50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	7,500 Taka
Implementation	:	▪Wholesaler of Nakshi Katha. ▪Supply of Nakshi Katha at Sylhet. ▪100 Artisans from different districts are involved in this work. ▪Size of Nakshi Katha is 5ft x 6ft. ▪Production cost of each Nakshi Katha is BDT 1450 (Cloth= BDT 600, Thread= BDT 250, Wages= BDT 600). ▪Selling price of each Nakshi Katha is BDT 1650. ▪Supply of Nakshi Katha is 120pcs on an average in a month. ▪After getting equity fund the business will be run largely by appointing 50 Artisans in first year, 20 Artisans in second year. ▪After getting equity fund supply of Nakshi Katha will be increase in the first year 170 Nakshi Katha, Second Year 190 Nakshi Katha, Third year 200 Nakshi Katha in each month. ▪Cloth price will be increase BDT 30 in the second year. ▪The business is operating by entrepreneur. ▪Collects goods from Islampur and Norshigdi. ▪Agreed grace period is 4 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Nakshi Katha (120 x 1650)	198,000	2,376,000
Total Sales (A)	**198,000**	**2,376,000**
Less. Variable Expense		
Cloth (120 x 600)	72,000	864,000
Thread and Print (120 x 250)	30,000	360,000
Wages (120 x 600)	72,000	864,000
Total variable Expense (B)	**174,000**	**2,088,000**
Contribution Margin (CM) [C=(A-B)	**24,000**	**288,000**
Less. Fixed Expense		
Electricity Bill	2,000	24,000
Mobile Bill	1,000	12,000
Transportation	3,000	36,000
Salary (self)	7,000	84,000
Wash	3,000	36,000
Total fixed Cost (D)	**16,000**	**192,000**
Net Profit (E) [C-D]	**8,000**	**96,000**

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cloth	1,20,000	1,20,000	2,40,000
Thread & Others	30,000	30,000	60,000
Total	**1,50,000**	**1,50,000**	**3,00,000**

Source of Finance

50% 50%
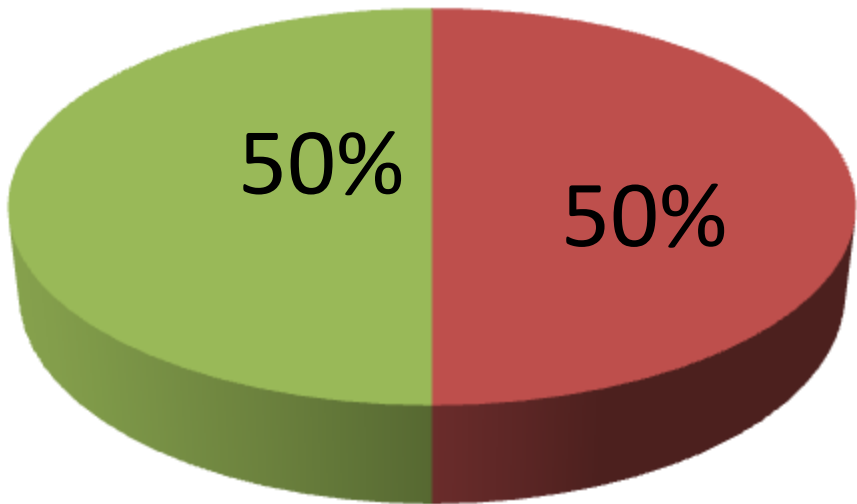
- Entrepreneur's Contribution   150,000
- Investor's Investment   150,000
- Total   300,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Nakshi Katha (170 x 1650)	280,500	3,366,000	3,762,000	3,960,000
Total Sales (A)	**280,500**	**3,366,000**	**3,762,000**	**3,960,000**
Less. Variable Expense				
Cloth (170 x 600)	102,000	1,224,000	1,368,000	1,440,000
Thread and Print (170 x 250)	42,500	510,000	570,000	600,000
Wages (170 x 600)	102,000	1,224,000	1,368,000	1,440,000
Total variable Expense (B)	**246,500**	**2,958,000**	**3,306,000**	**3,480,000**
Contribution Margin (CM) [C=(A-B)	**34,000**	**408,000**	**456,000**	**480,000**
Less. Fixed Expense				
Electricity Bill	2,000	24,000	26,400	27,600
Mobile bill & SMS Monitoring	1,250	15,000	15,000	15,000
Transportation	3,500	42,000	42,000	43,200
Salary (self)	7,500	90,000	90,000	90,000
Wash	4,000	48,000	50,400	51,500
Total Fixed Cost	**18,250**	**219,000**	**223,800**	**227,300**
Net Profit (E) [C-D]	**15,750**	**189,000**	**232,200**	**252,700**
Investment Payback		**60,000**	**60,000**	**60,000**

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 2 (BDT)
1	**Cash Inflow**			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	189,000	232,200	252,700
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		129,000	301,200
	Total Cash Inflow	**339,000**	**361,200**	**553,900**
2	**Cash Outflow**			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	**210,000**	**60,000**	**60,000**
3	**Net Cash Surplus**	**129,000**	**301,200**	**493,900**

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:200
Experience & Skill : 04 Years
Quality cloth & 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
Local competitors;

Pictures

FAMILY PICTURE