

Proposed NU Business Name: **MEEM BOX HOUSE**



Project identification and prepared by: Asif istear,
Ashulia Unit, Dhaka

Project verified by: Md. Rofiquel Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD SAGOR
Age	:	14-03-1988(27 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brother
Address	:	Vill: Chakol gram, P.O: noyarhat, P.S: Savar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHOHOR VANU
(iii) Father's name	:	TOMIZ UDDIN
(iv) GB member's info	:	Branch: Kalampur, Centre # 18 (Female), Member ID: 8735/1, Group No: 04 Member since: 15-05-2010 (6 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 5,000/- Outstanding loan: BDT 4,780/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes
(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	:	Five years experience in running business. He has hand training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01939-407633
Mother's Contact No.	:	01740-304854
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHOHOR VANU joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

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Proposed Nobin Udyokta Business Info

Business Name	:	MEEM BOX HOUSE
Location	:	Noyarhat bazar, Savar, Dhaka.
Total Investment in BDT	:	BDT 4,61,000/-
Financing	:	Self BDT 3,11,000(from existing business) 67% Required Investment BDT 1,50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 20 ft= 500 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪Manufacturer of box. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. Existing four employee. ▪After getting equity fund one employee will be appointed. ▪He is doing his business in renting place. ▪Collects goods from Dhamrai baburhat, Dhaka. ▪Agreed grace period is 3 months.

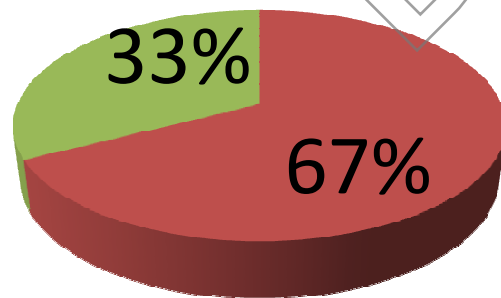
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Box	4,250	127,500	1,530,000
Total Sales (A)	4,250	127,500	1,530,000
Less. Variable Expense			
Paper, Glue etc	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)]	1,275	38,250	459,000
Less. Fixed Expense			
Rent		3,500	42,000
Electricity Bill		1,200	14,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff) (4)		16,000	
Entertainment		500	6,000
Guard		100	1,200
Generator bill		150	1,800
Transportation		2,000	24,000
Total fixed Cost (D)		28,750	120,000
Net Profit (E) [C-D]		9,500	339,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Board (3½ ton x 26,000)	91,000	80,000	171,000
Level (40,000 pcs x 2)	80,000	35,000	115,000
Board level (10,000 pcs x 3)	30,000	35,000	65,000
Readymade box (5,000 pcs x 10)	50,000	0	50,000
Cutting machine (1 x 30,000)	30,000	0	30,000
Ruler machine (1 x 30,000)	30,000	0	30,000
Total	311,000	150,000	461,000

Source of Finance



- Entrepreneur's Contribution 311,000
- Investor's Investment 150,000
- Total 461,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Box	5,850	175,500	2,106,000	2,211,300	2,321,865
Total Sales (A)	5,850	175,500	2,106,000	2,211,300	2,321,865
Less. Variable Expense					
Paper, Glue etc	4,095	122,850	1,474,200	1,547,910	1,625,306
Total variable Expense (B)	4,095	122,850	1,474,200	1,547,910	1,625,306
Contribution Margin (CM) [C=(A-B)]	1,755	52,650	631,800	663,390	696,560
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		1,200	14,400	15,500	16,500
Mobile Bill		400	4,800	5,500	6,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff) (4)		20,000	240,000	240,000	240,000
Entertainment		500	6,000	7,000	8,000
Guard		100	1,200	1,500	1,800
Generator bill		150	1,800	2,200	2,600
Transportation		3,000	36,000	38,000	40,000
Non Cash Item					
Depreciation		1,000	12,000	12,000	12,000
Total Fixed Cost		34,850	418,200	423,700	429,400
Net Profit (E) [C-D]		17,800	213,600	239,690	267,160
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	213,600	239,690	267,160
1.3	Depreciation (Non cash item)	12,000	12,000	12,000
1.4	Opening Balance of Cash Surplus		165,600	357,290
	Total Cash Inflow	375,600	417,290	636,450
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	165,600	357,290	576,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

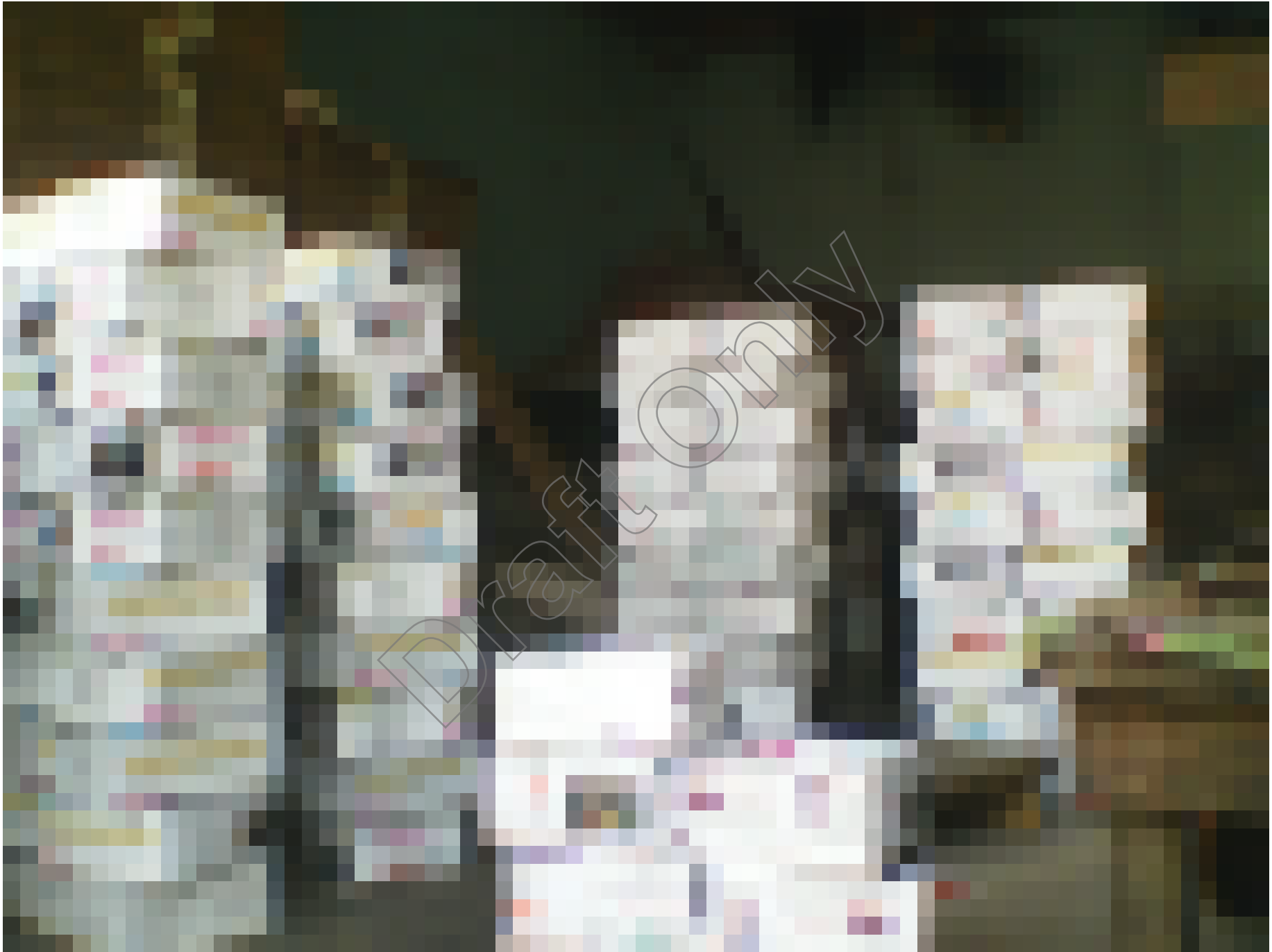
Huge demand in the community
Location of shop; Noyarhat bazar, Savar,
Dhaka.
Regular customers;

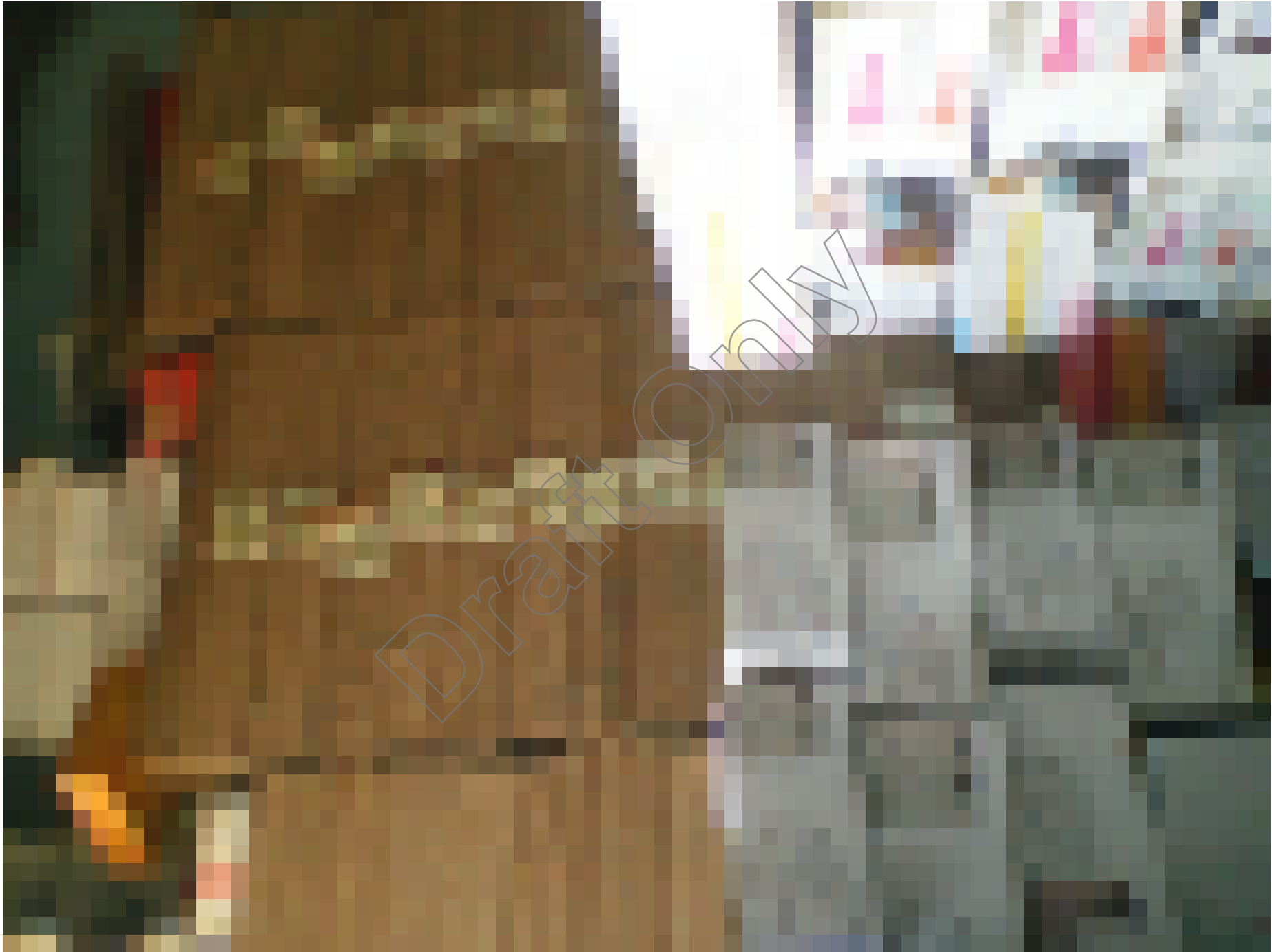
THREATS

Theft
Fire
Political unrest

Pictures

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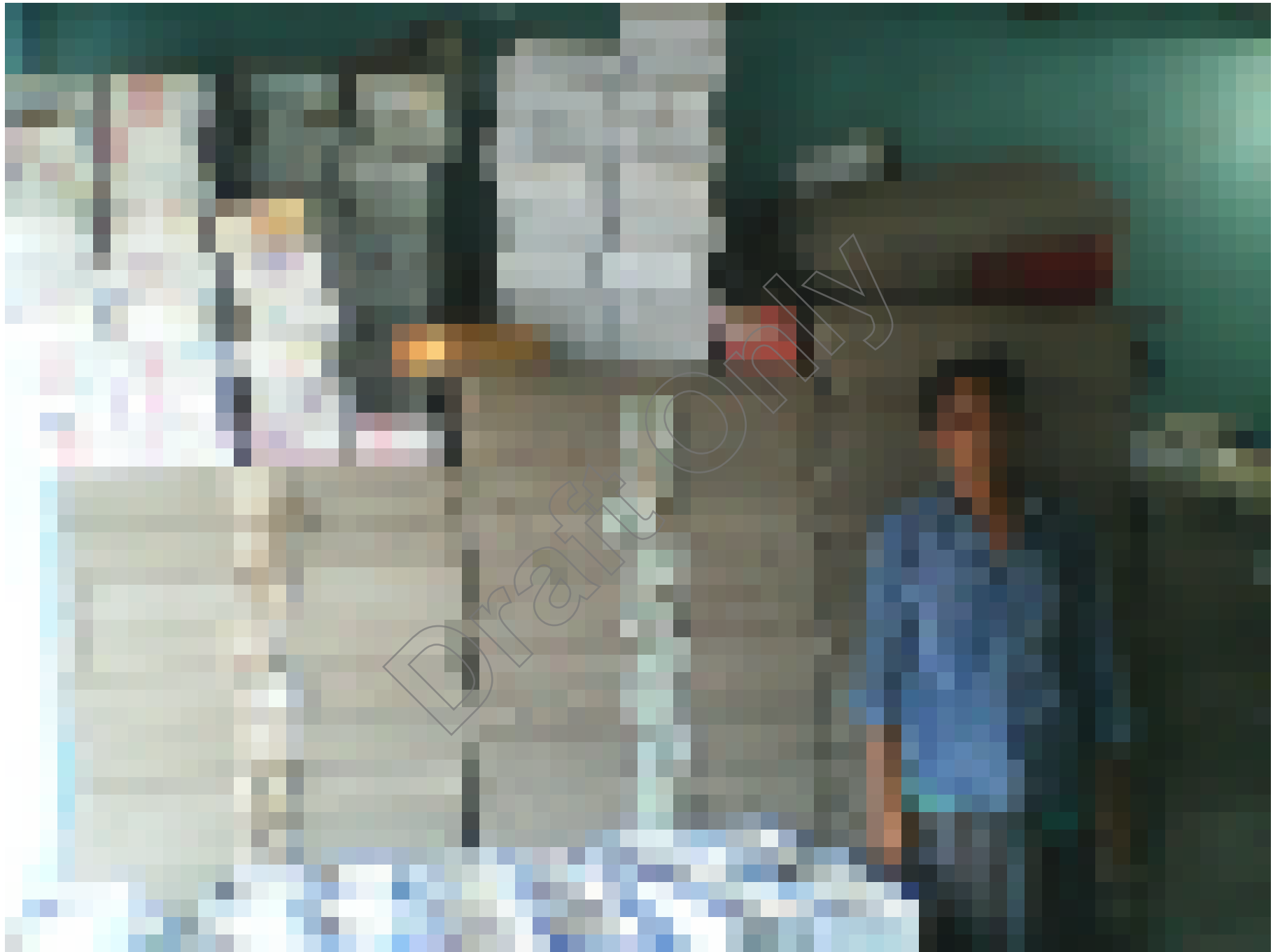










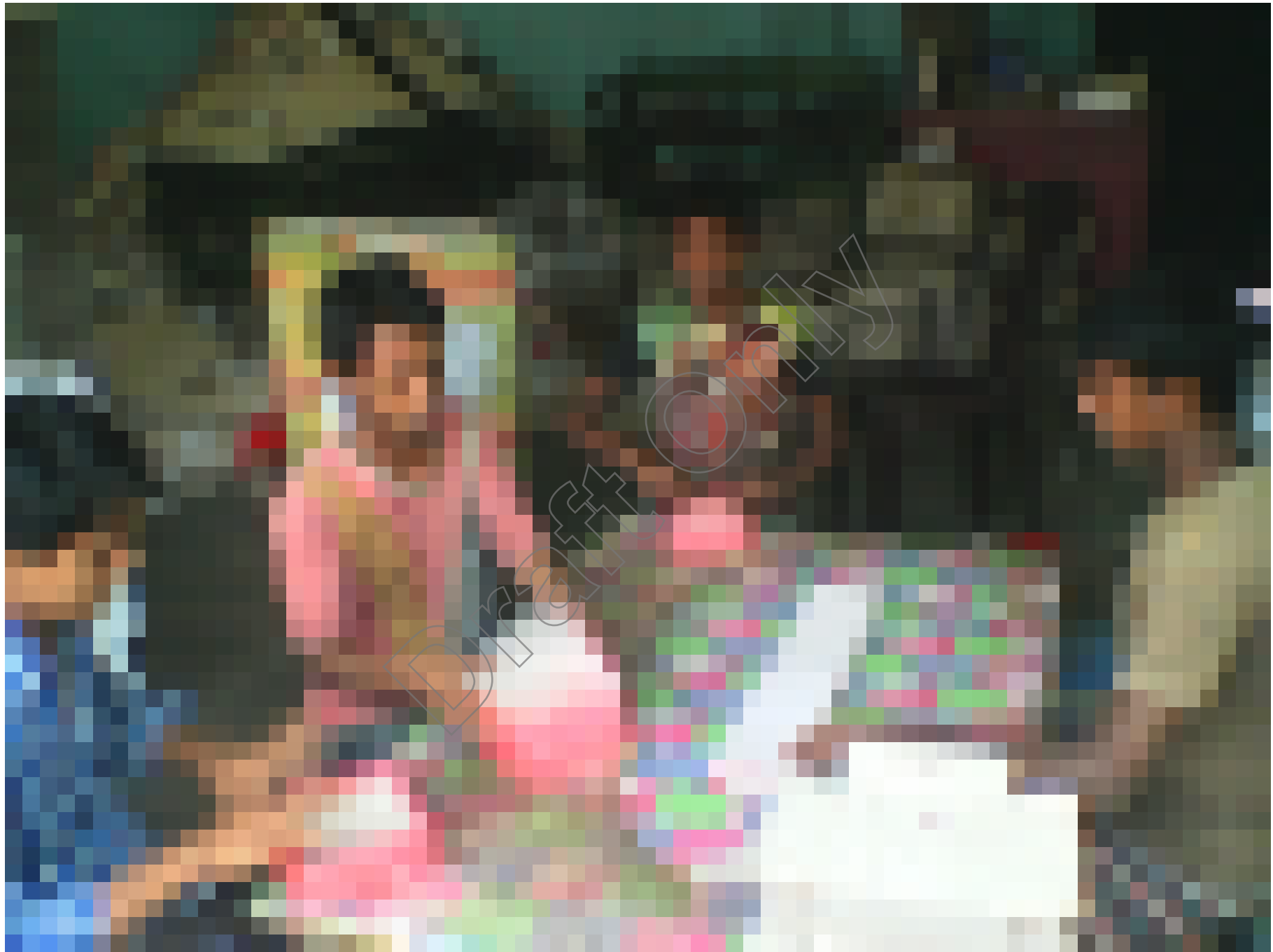




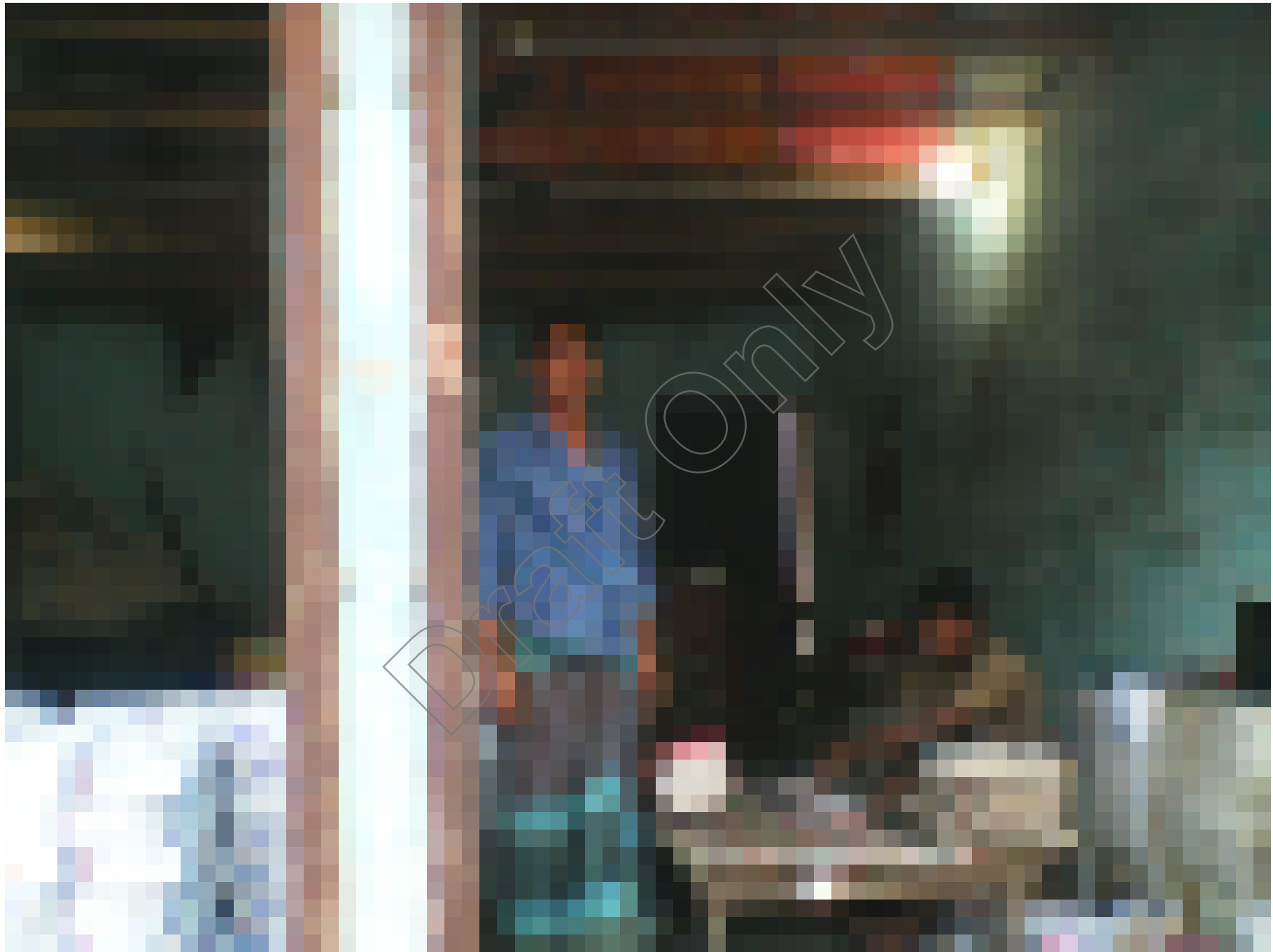












FAMILY PICTURE

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