

Proposed NU Business Name: TISHA CROCKERIES



Project identification and prepared by: Md Nasir Uddin Sheikh
Chagnolaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAZHARUL
Age	:	01-09-1984 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	05 Brothers & 2 Sisters
Address	:	Vill: Matiagoda, P.O: Chandgari, P.S: Chagolnaiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAMSUN NAHAR
(iii) Father's name	:	NASIR UDDIN
(iv) GB member's info	:	Branch: Mohamaya Chagolnaiya, Centre # 49 (Female), Member ID: 7577, Group No: 06 Member since: 28-12-2009 to 2015 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-, Outstanding loan: /-
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01871-676080
Mother's Contact No.	:	01815-652610
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAMSUN NAHAR 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.

Proposed Nobin Udyokta Business Info

Business Name	:	TISHA CROCKERIES
Location	:	Main road Chagolnaiya, Feni
Total Investment in BDT	:	BDT 6,70,000/-
Financing	:	Self BDT 600,000/-(from existing business) 90% Required Investment BDT 70,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like, Crockery's Item etc.▪Average 25 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

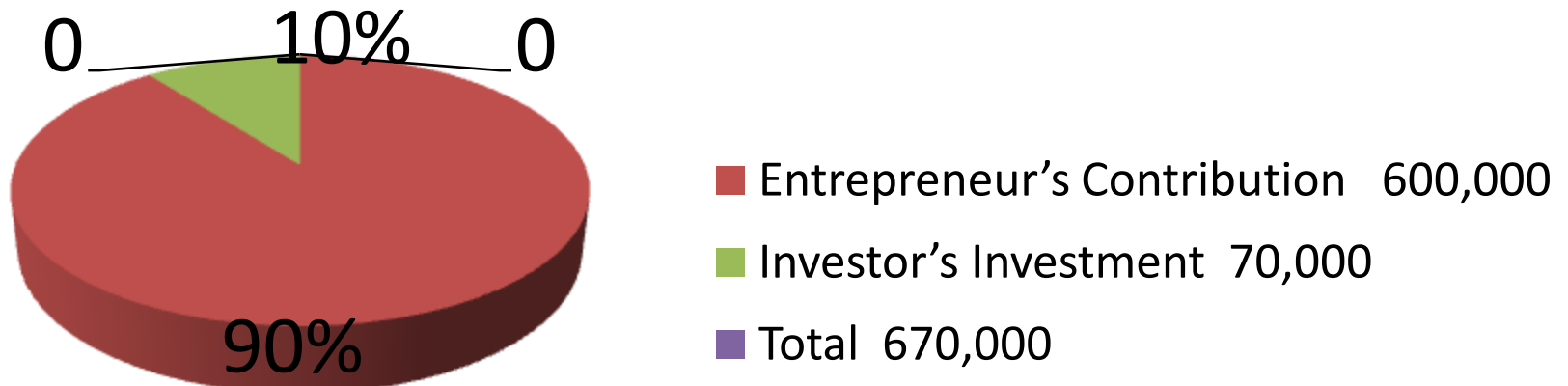
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Crockery's item	140,000	1,680,000
Total Sales (A)	140,000	1,680,000
Less. Variable Expense		
Crockery's item	105,000	1,260,000
Total variable Expense (B)	105,000	1,260,000
Contribution Margin (CM) [C=(A-B)]	35,000	420,000
Less. Fixed Expense		
Electricity Bill	1,200	14,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Entertainment	200	2,400
Rent	17,500	210,000
Total fixed Cost (D)	25,200	302,400
Net Profit (E) [C-D]	9,800	117,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Melamine Plate	1500	70	105,000	500	70	35,000	140,000
Dinner set	30	4000	120,000	8	4000	32,000	152,000
Filter	100	500	50,000	5	500	2,500	52,500
Jug	30	700	21,000	0	0	0	21,000
Rack	50	700	35,000	0	0	0	35,000
Glass set	100	500	50,000	0	0	0	50,000
Rice cooker	100	1100	110,000	0	0	0	110,000
Pressure cooker	70	1300	91,000	0	0	0	91,000
Others	1	18000	18,000	1	500	500	18,500
Total	1981		600,000	514		70,000	670,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Crockery's item	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense				
Crockery's item	123,750	1,485,000	1,559,250	1,637,213
Total variable Expense (B)	123,750	1,485,000	1,559,250	1,637,213
Contribution Margin (CM) [C=(A-B)]	41,250	495,000	519,750	545,738
Less. Fixed Expense				
Electricity Bill	1,200	14,400	15,500	16,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,500	18,000	20,000	22,000
Entertainment	200	2,400	3,000	3,500
Rent	17,500	210,000	210,000	210,000
Total Fixed Cost	25,800	309,600	314,000	318,000
Net Profit (E) [C-D]	15,450	185,400	205,750	227,738
Investment Payback		28,000	28,000	28,000

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	70,000		
1.2	Net Profit	185,400	205,750	227,738
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		157,400	335,150
	Total Cash Inflow	255,400	363,150	562,888
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	157,400	335,150	534,888

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire

Pictures











FAMILY PICTURE

