

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



Project identification and prepared by: Md. Rokon Uddin

Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NAZMUL ISLAM
Age	:	07-09-1992 (25 Years)
Education, till to date	:	B,A
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Rokhitpa P,O: Hatkhujipur , P.S:Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. RENUKA BIBI
(iii) Father's name	:	MD. AFSAR ALI
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 1 (Female), Member ID: 1906/2, Group No: 04 Member since: 2000-2016 (16Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 75,000 Outstanding loan: Paid/=
(v) Who pays GB loan installment	:	No
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-747356
Mother's Contact No.	:	01736-411137
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RENUKA BIBI joined Grameen Bank since 16 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

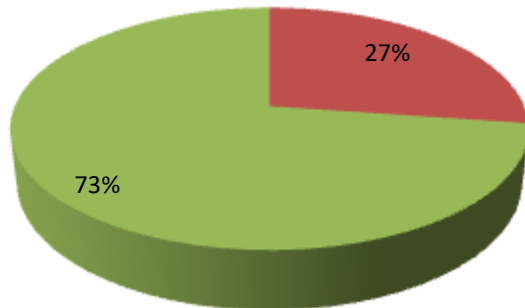
Business Name	:	NAZMUL KUTIR SHILPO
Location	:	Rokhitpara,Bagmara, Rajshahi
Total Investment in BDT	:	BDT 55,000/-
Financing	:	Self BDT 15,000/-(from existing business) 27% Required Investment BDT 40,000/-(as equity) 73%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 8 ft= 120 Scft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; crafts item etc. ▪Average 60% gain on sale. ▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪The shop is Rent ▪Collects goods from Bagmara. ▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
crafts item	700	21,000	2,52,000
Total Sales (A)	700	21,000	2,52,000
Less. Variable Expense			
crafts item	280	8,400	1,00,800
Total variable Expense (B)	280	8,400	1,00,800
Contribution Margin (CM) [C=(A-B)]	420	12,600	1,51,200
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard			
Transportation		500	6,000
Entertainment		200	2,400
Salary (stlaf)			
Bank service Charge			
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		6,600	79,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Jaka	45	153	6,900				6,900
Kula	10	50	500				500
Jhapni	30	30	900				900
Pakha	100	20	2000				2000
Dali	10	100	1000				1000
Khaloi	10	80	800				800
Dodoli	10	200	2000				2000
Bambo						30,000	30,000
Others Item						10,000	20,000
Total	215		15,000			40,000	55,000

Source of Finance



- Entrepreneur's Contribution 15,000
- Investor's Investment 40,000
- Total 55,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
crafts item	1000	30,000	3,60,000	3,78,000	3,96,900
Total Sales (A)	1000	30,000	3,60,000	3,78,000	3,96,900
Less. Variable Expense					
crafts item	400	12,000	1,44,000	1,51,200	1,58,760
Total variable Expense (B)	400	12,000	1,44,000	1,51,200	1,58,760
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,000	12,000	13,000	14,000
Entertainment		5,00	6,000	6,500	7,000
Salary (staff)					
Kitnashok					
Bank service Charge		100	1200	1200	1,200
Total Fixed Cost		7,100	85,200	87,200	89,200
Net Profit (E) [C-D]		10,900	1,30,800	1,39,600	1,48,940
Investment Payback			20000	20000	20000

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	1,30,800	1,39,600	1,48,940
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,14,800	2,38,400
	Total Cash Inflow	1,70,800	2,54,400	3,87,340
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	16000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	1,14,800	2,38,400	3,71,340

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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







FAMILY PICTURE

