

## Proposed NU Business Name: **Saiful Kutir Shilpo**



Project identification and prepared by: Sanjoy Kumar,  
Fultala Unit, Khulna.

Project verified by: Md. Abu Bakkar Siddique



## **Brief Bio of The Proposed Nobin Udyokta**

|  |   |  |
|--|---|--|
| Name   | : | <b>Md Saiful Biswas</b>  |
| Age  | : | 19-02-1984 ( 33 Years)   |
| Education, till to date                          | : | SSC  |
| Marital status                                   | : | Married  |
| Children   | : | 01 Dauther 01 Son  |
| No. of siblings:                                 | : | 02 Brothers 03 Sisters   |
| Address  | : | Vill: Baddagati ,P.O: Jamira ,P.S: Fultala, Dist: Khulna   |
| Parent's and GB related Info                     | : |  |
| (i) Who is GB member                             | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>   |
| (ii) Mother's name                               | : | Golapi Begum   |
| (iii) Father's name                              | : | Pir Mohammad Biswas  |
| (iv) GB member's info                            | : | Branch: Jamira Fultala , Centre # 59 (Female),<br>Member ID: 6074 , Group No: 06<br>Member since: 02-01-2000 ( 17 Years)<br>First loan: BDT = 5,000 /-<br>Last loan BDT=60,000/- |
| Further Information:                             | : | Outstanding loan:= 5280/-  |
| (v) Who pays GB loan installment                 | : | Father   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB, BRAC<br>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<br>Own Business and<br>Training Info                               | : | 10 years of business experience.<br>: 10 years experience in running business.<br>: He has no training |
| Other Own/Family Sources of Income  | : |  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01790-568661   |
| Family's Contact No.  | : | 01760-555526   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd Fultala Unit, Khulna.  |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Golapi Begum** joined Grameen Bank since 17 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

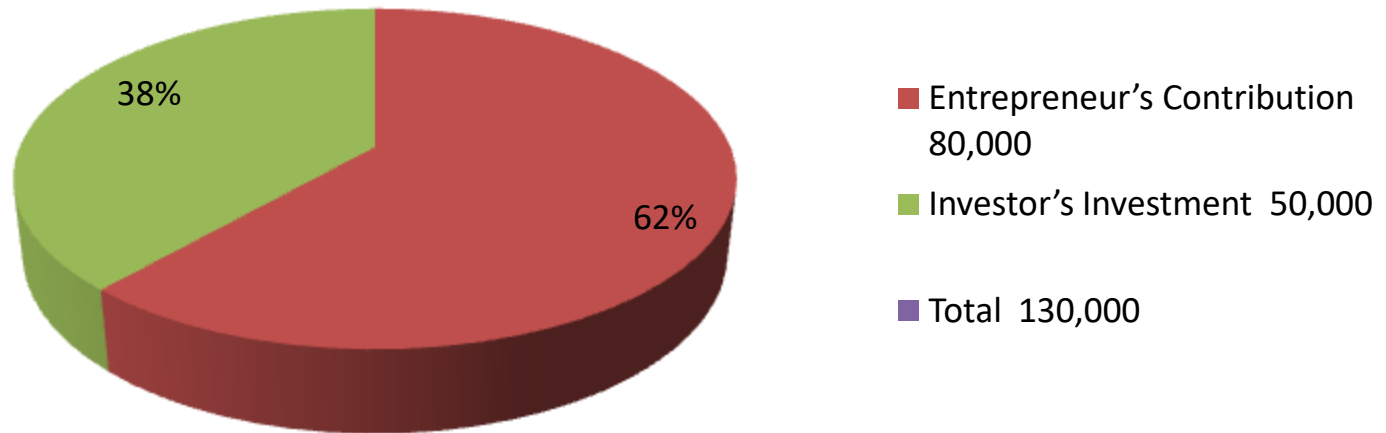
|   |   |  |
|---|---|--|
| Business Name                                     | : | Saiful Kutir Shilpo  |
| Location  | : | Baddagati, Jamira , Khulna   |
| Total Investment in BDT                           | : | BDT 130,000/-  |
| Financing   | : | Self BDT 80,000/- (from existing business) 62%<br>Required Investment BDT 50,000/- (as equity) 38%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 15 ft x 08 ft= 120 square ft   |
| Security of the shop                              | : | Own House  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪ Manufacturer of Pira.</li><li>▪ Average 20 % gain on sales.</li><li>▪ The business is operating by entrepreneur. Existing <b>two</b> employee.</li><li>▪ The shop is rown house .</li><li>▪ Collects goods from Jamira Hat.</li><li>▪ Agreed grace period is 3 months.</li></ul> |

## Existing Business (BDT)

| Particular                                | Daily        | Monthly        | Yearly           |
|---|--------------|----------------|------------------|
| <b>Revenue (sales)</b>                    |              |                |                  |
| Pira                                      | 5,000        | 150,000        | 1,800,000        |
| <b>Total Sales (A)</b>                    | <b>5,000</b> | <b>150,000</b> | <b>1,800,000</b> |
| <b>Less. Variable Expense</b>             |              |                |                  |
| Wood                                      | 4,000        | 120,000        | 1,440,000        |
| <b>Total variable Expense (B)</b>         | <b>2,400</b> | <b>120,000</b> | <b>1,440,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>1,000</b> | <b>30,000</b>  | <b>360,000</b>   |
| <b>Less. Fixed Expense</b>                |              |                |                  |
| Electricity Bill                          |              | 800            | 9,600            |
| Transportation                            |              | 5,000          | 60,000           |
| Mobile Bill                               |              | 500            | 6,000            |
| Entertainment                             |              | 600            | 7,200            |
| Salary (sttaf)                            |              | 14,000         | 168,000          |
| Salary (self)                             |              | 5,000          | 60,000           |
| <b>Total fixed Cost (D)</b>               |              | <b>25,900</b>  | <b>310,800</b>   |
| <b>Net Profit (E) [C-D]</b>               |              | <b>4,100</b>   | <b>49,200</b>    |

| Investment Breakdown |          |       |               |             |          |       |               |                |
|----------------------|----------|-------|---------------|-------------|----------|-------|---------------|----------------|
| Particulars          | Existing |       |               | Particulars | Proposed |       |               | Proposed Total |
|                      | Quantity | Price | Unit Price    |             | Quantity | Price | Unit Price    |                |
| Wood                 | 60       | 300   | 18000         | Machine     | 1        | 10000 | 10,000        | 28,000         |
| Routee Pira          | 350      | 30    | 10500         | Wood        | 125      | 300   | 37,500        | 48,000         |
| machinaries          |          |       | 36000         |             |          |       |               | 36,000         |
|                      |          |       | 0             |             |          |       |               | 0              |
| Others               |          |       | 15500         |             |          |       | 2,500         | 18,000         |
| <b>Total</b>         |          |       | <b>80,000</b> |             |          |       | <b>50,000</b> | <b>130,000</b> |

## Source of Finance



## Financial Projection (BDT)

| Particular                                | Daily        | Monthly        | 1st Year         | 2nd Year         | 3rd year         |
|---|--------------|----------------|------------------|------------------|------------------|
| <b>Revenue (sales)</b>                    |              |                |                  |                  |                  |
| Pira                                      | 5,600        | 168,000        | 2,016,000        | 2,116,800        | 2,222,640        |
| <b>Total Sales (A)</b>                    | <b>5,600</b> | <b>168,000</b> | <b>2,016,000</b> | <b>2,116,800</b> | <b>2,222,640</b> |
| <b>Less. Variable Expense</b>             |              |                |                  |                  |                  |
| Wood                                      | 4,480        | 134,400        | 1,612,800        | 1,693,440        | 1,778,112        |
| <b>Total variable Expense (B)</b>         | <b>4,480</b> | <b>134,400</b> | <b>1,612,800</b> | <b>1,693,440</b> | <b>1,778,112</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>1,120</b> | <b>33,600</b>  | <b>403,200</b>   | <b>423,360</b>   | <b>444,528</b>   |
| <b>Less. Fixed Expense</b>                |              |                |                  |                  |                  |
| Electricity Bill                          |              | 800            | 9,600            | 10,080           | 10,584           |
| Transportation                            |              | 5,000          | 60,000           | 63,000           | 66,150           |
| Mobile Bill                               |              | 500            | 6,000            | 6,300            | 6,615            |
| Entertainment                             |              | 600            | 7,200            | 7,560            | 7,938            |
| Salary (sttaf)                            |              | 14,000         | 168,000          | 176,400          | 185,220          |
| Salary (self)                             |              | 5,000          | 60,000           | 60,000           | 60,000           |
| <b>Non Cash Item</b>                      |              |                |                  |                  |                  |
| Depreciation                              |              | 600            | 7,200            | 7,200            | 7,200            |
| <b>Total Fixed Cost</b>                   |              | <b>26,500</b>  | <b>318,000</b>   | <b>330,540</b>   | <b>343,707</b>   |
| <b>Net Profit (E) [C-D]</b>               |              | <b>7,100</b>   | <b>85,200</b>    | <b>92,820</b>    | <b>100,821</b>   |
| <b>Investment Payback</b>                 |              |                | <b>20,000</b>    | <b>20,000</b>    | <b>20,000</b>    |



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

| Sl #     | Particulars                                       | Year 1 (BDT)   | Year 2 (BDT)   | Year 3 (BDT)   |
|----------|---|----------------|----------------|----------------|
| <b>1</b> | <b>Cash Inflow</b>                                |                |                |                |
| 1.1      | Investment Infusion by Investor                   | 50,000         |                |                |
| 1.2      | Net Profit  | 85,200         | 92,820         | 100,821        |
| 1.3      | Depreciation (Non cash item)                      | 7,200          | 7,200          | 7,200          |
| 1.4      | Opening Balance of Cash Surplus                   |                | 72,400         | 152,420        |
|          | <b>Total Cash Inflow</b>                          | <b>142,400</b> | <b>172,420</b> | <b>260,441</b> |
| <b>2</b> | <b>Cash Outflow</b>                               |                |                |                |
| 2.1      | Purchase of Product                               | 50,000         |                |                |
| 2.2      | Payment of GB Loan                                |                |                |                |
| 2.3      | Investment Pay Back (Including Ownership Tr. Fee) | 20,000         | 20,000         | 20,000         |
|          | <b>Total Cash Outflow</b>                         | <b>70,000</b>  | <b>20,000</b>  | <b>20,000</b>  |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>72,400</b>  | <b>152,420</b> | <b>240,441</b> |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 10 Years  
Own Business : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures























গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



# ৩নং জামিরা ইউনিয়ন পরিষদ

কার্যালয়

ডাকঘর-জামিরা হাট, উপজেলা-ফুলতলা, জেলা-বুলনা।

তারিখ: ১৫/১২/১৭

## নাগরিকত্ব ও চারিত্রিক সনদপত্র

এই মর্মে প্রদান করা যাচ্ছে যে:

পিতা/স্বামী শ্রী. মহিউদ্দীন জিয়া  
পিতা শ্রী. মোহাম্মদ হুসেইন বিবাহিত শ্রীমতী শাহিনা  
গ্রাম বা. কু. ১. ১. ১. ১. ওয়ার্ড নং ০৩ হোল্ডিং নং ..... ডাকঘর জামিরা উপজেলা-ফুলতলা,  
জেলা- বুলনা কে আমি ব্যক্তিগত জ্ঞানে চিনি ও জানি। তিনি বাংলাদেশের নাগরিক এবং আমার ইউনিয়নের  
স্থায়ী/অস্থায়ী বাসিন্দা। আমার জানামতে তিনি সং ও উত্তম চরিত্রের অধিকারী। যতদূর জানা যায় তিনি রাষ্ট্র বা সমাজ  
বিরোধী কার্যকলাপের সহিত জড়িত নহেন।  
আমি তাহার সার্বিক কল্যাণ কামনা করি।

মোহাম্মদ হুসেইন  
১৫/১২/১৭  
ডাকঘর-জামিরা হাট  
উপজেলা-ফুলতলা  
জেলা-বুলনা  
৩নং জামিরা ইউনিয়ন পরিষদ  
ফুলতলা, বুলনা।







# FAMILY PICTURE

