

MONJUR TOY PROJECT



Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD MONJUR HOSEN
Age	:	02 -03-1996 (18 Years Six Month)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 1 Sister
Address	:	Vill: Tolna, P.O: Tolna P.S: Khilkheta 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	:	Mrs. JAHANARA
(iii) Father's name	:	Mr. ABDUR RAZZAK
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 13 (Female), Member ID: 6421, Group No: 09 Member since 04-02-2002 (<i>12</i> Years), First loan: 5,000 taka.
Further Information:		Existing loan:.2,00,000 Taka Outstanding: 65,000 taka
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA etc..	:	No
Education, till to date	:	H.S.C Pass

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 is now interested to scale up his business. Two years hand training from his father.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-870465
Father Contact No.	:	01717-223268
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jahanara is a member of Grameen Bank since 12 years. At first she was took 5,000 taka loan from Grameen Bank. Jahanara consecutively took loan from GB. Utilize loan in their own toy business. By the utilization of GB loan she purchase 2.5 decimal land, made a tin shed house, install tube-well .Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	MONJUR TOY PROJECT
Address/ Location	:	Vill: Tolna, P.O: Tolna P.S: Khilkhet Dist: Dhaka
Total Investment in BDT	:	3,20,000 taka
Financing	:	Self BDT 1,40,000 (from existing business) 44% Required Investment BDT 1,80,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	7,000 Taka
Implementation	:	The business is planned to be scaled up by investment in existing goods like; Toy Helicopter, Plane, water game, arrow, gun, Flute etc. The targeting breakeven point is within the first year & payback period is estimated to be three years.

PROJECT SUMMERY



- ✓ Running a business with an experience of five years.
- ✓ All kind of toy like; Toy Helicopter, Plane, water game, arrow, gun, Flute, etc are available.
- ✓ Producer of glassy ball, glassy flower tub.
- ✓ Selling Glassy Ball, Glassy Flower tub at Gulshan, Dhaka 3 days in a week.
- ✓ Selling various toy at several fair including Dhaka International Trade Fair.
- ✓ Business will be increase from the second year 5% gradually.
- ✓ The Business is operate by the entrepreneur. Existing four employee.
- ✓ After getting equity fund another one employee will be appointed.
- ✓ The entrepreneur source of income only from this shop.
- ✓ Collects toy from Chalkbajar, Dhaka.

Existing Business

BDT (TK)

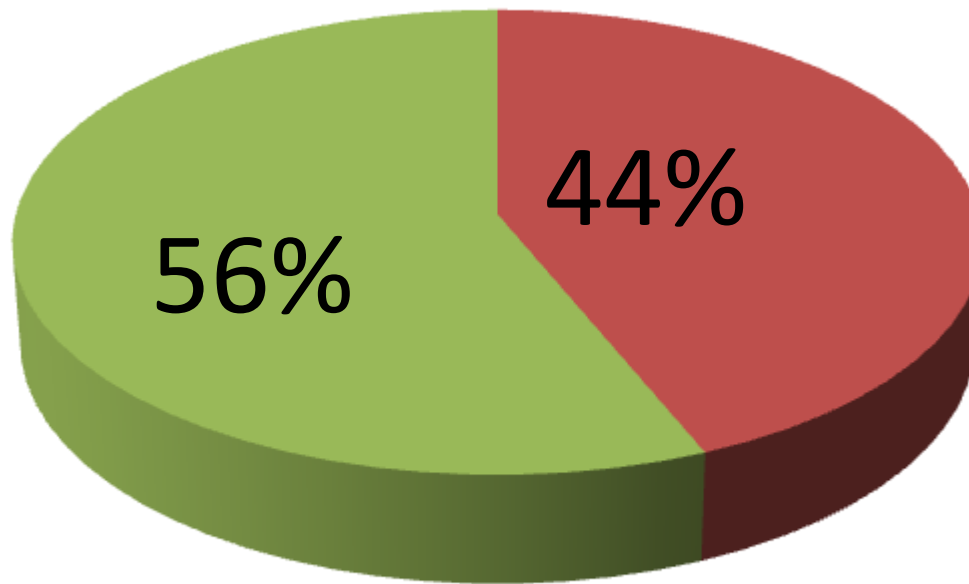
Particular	Weekly	Monthly	Yearly
Revenue (sales)			
Glassy Ball, Flower Tub sale at Gulshan	5,000	20,000	240,000
Glassy Ball, Flower Tub, Kadam & various toys Sale at various fair		160,000	1,920,000
Total Sales (A)		180,000	2,160,000
Less. Variable Expense			
Glassy Ball, Flower Tub	2,500	10,000	120,000
Glassy Ball, Flower Tub, Kadam & various toys		100,000	1,200,000
Total variable Expense (B)		110,000	1,320,000
Contribution Margin (CM) [C=(A-B)]		70,000	840,000
Less. Fixed Expense			
Rent (Gulshan Shop)		1,000	12,000
Employee (Gulshan)		1,000	12,000
Stall Rent (different fair)		25,000	300,000
Salary (4 staff)		28,000	336,000
Transportation		5,000	60,000
Electricity Bill		1,000	12,000
Mobile		1,000	12,000
Total fixed Cost (D)		62,000	744,000
Net Profit (E) [C-D]		8,000	96,000

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Kodbel	30,000	30,000	60,000
Pot	15,000	15,000	30,000
Glass, Aica, Glue etc	15,000	15,000	30,000
Various Toy	80,000	1,20,000	2,00,000
Total	1,40,000	1,80,000	3,20,000

Source of Finance

- Entrepreneur's Contribution 140,000
- Investor's Investment 180,000
- Total 320,000



Financial Projection

BDT (TK)

Particular	Weekly	Monthly	1st Year	2nd Year+5%	3rd Year+5%
Revenue (sales)					
Glassy Ball, Flower Tub sale at Gulshan	7,500	30,000	360,000	378,000	396,900
Glassy Ball, Flower Tub, Kadam & various toys Sale at various fair		250,000	3,000,000	3,150,000	3,307,500
Total Sales (A)		280,000	3,360,000	3,528,000	3,704,400
Less. Variable Expense					
Glassy Ball, Flower Tub	3,750	15,000	180,000	189,000	198,450
Glassy Ball, Flower Tub, Kadam & various toys		156,250	1,875,000	1,968,750	2,067,188
Total variable Expense (B)		171,250	2,055,000	2,157,750	2,265,638
Contribution Margin (CM) [C=(A-B)		108,750	1,305,000	1,370,250	1,438,763
Less. Fixed Expense					
Rent (Gulshan Shop)		1,000	12,000	12,600	13,230
Employee Gulshan		1,000	12,000	12,600	13,230
Stall Rent (different fair)		35,000	420,000	441,000	463,050
Salary (5 staff)		35,000	420,000	441,000	463,050
Transportation		8,000	96,000	100,800	105,840
Electricity Bill		1,500	18,000	18,900	19,845
Mobile Bill, SMS Monitoring & Others		2,000	24,000	25,200	26,460
Salary (self)		7,000	84,000	88,200	92,610
Interest on GB Loan		2,000	6,000		
Total fixed Cost (D)		92,500	1,092,000	1,140,300	1,197,315
Net Profit (E) [C-D]		16,250	213,000	229,950	241,448
Investment Payback			72,000	72,000	72,000

Note: After three months GB Loan will full paid.

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	180,000		
1.2	Net Profit	213,000	229,950	241,448
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82,000	239,950
	Total Cash Inflow	393,000	311,950	481,398
2	Cash Outflow			
2.1	Purchase of Product	180,000		
2.2	Payment of GB Loan	59,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	72,000	72,000	72,000
	Total Cash Outflow	311,000	72,000	72,000
3	Net Cash Surplus	82,000	239,950	409,398

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

OPPORTUNITIES

Huge demand in the community
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures











PICTURE OF NOBIN UDYOKTA & MOTHER

