

SHAMEEM DOORMAT FACTORY



Project prepared by: MIZANUR RAHMAN PATWARY

Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD SHAMEEM
Age	:	01-09-1994 (20 Years)
Education, till to date	:	Class Seven
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 1 Sister
Permanent Address	:	Vill: North Kolardoania P.O: Boithakatha Bazar P.S: Nazirpur Dist: Barishal
Present Address	:	Vill: Barua (Nondon para) P.O: Barua P.S: Khilkhhet 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. LAIJOARA
(iii) Father's name	:	Mr. MD NURUL AMIN
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 01 (Female), Member ID: 1008/2, Group No: 08 Member since:07-03-2010 (4 Years)
Further Information:		First loan: 10,000 Taka.
(v) Who pays GB loan installment	:	Existing loan: 25,000 Taka Outstanding loan: 10,500 Taka Father
(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	:	Five years experience in running business. He has two year hand training from his father.
Other Own/Family Sources of Income	:	Father's income (broom business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01688-237609
Father Contact No.	:	01721-868874
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	SHAMEEM DOORMAT FACTORY
Location	:	Barua Nondonpara Khilkhet, Dhaka
Total Investment in BDT	:	BDT 94,000
Financing	:	Self BDT 44,000 (from existing business) 47% Required Investment BDT 50,000 (as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary	:	BDT 12,000
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of doormat.▪Existing four hand loom in this factory & After getting equity fund three hand loom will be added.▪A labor can produce 35 small & 5 large doormat in a day.▪Cost of raw material is 12 taka in small doormat & 45 taka in large doormat.▪Selling price of small one is 25 taka & large one is 100 taka▪The business is operating by entrepreneur. Existing four employee.▪After getting equity fund another three employee will be appointed.▪The doormat selling at Dokshinkhan bazar & Uttar badda, Dhaka.▪Collects raw materials from Tongi & Konabari.▪Agreed grace period is 4 months.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Laijoara is a member of Grameen Bank since 4 years. At first she took 10,000 taka loan from Grameen Bank. Laijoara gradually took loan from GB. Utilize loan in her husband broom producing Business. She also provide fund her son in doormat factory. She dwell in Barua since 15 years. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Existing Business

BDT (TK)

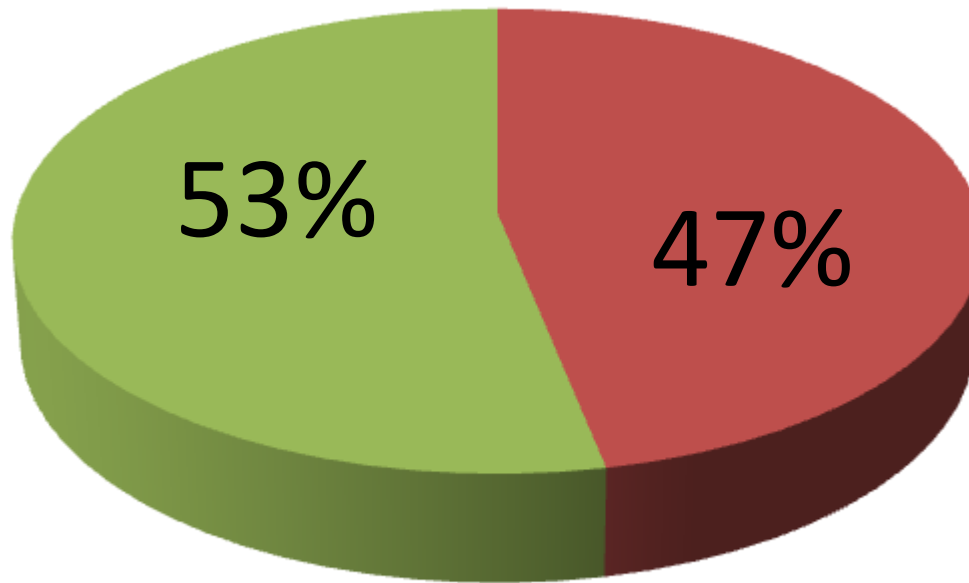
Particular	Weekly	Monthly	Yearly
Revenue (sales)			
Small Doormat (25 x 140 x 6)	21,000	84,000	1,008,000
Large Doormat (100 x 20 x 6)	12,000	48,000	576,000
Total Sales (A)	33,000	132,000	1,584,000
Less. Variable Expense			
Small Doormat (12 x 140 x 6)	10,080	40,320	483,840
Large Doormat (45 x 20 x 6)	5,400	21,600	259,200
Total variable Expense (B)	15,480	61,920	743,040
Contribution Margin (CM) [C=(A-B)]	17,520	70,080	840,960
Less. Fixed Expense			
Factory Rent		1,200	14,400
Salary (staff) (12,000 x 4)		48,000	576,000
Salary (self)		10,000	120,000
Transportation		4,000	48,000
Electricity bill		300	3,600
Mobile Bill		300	3,600
Total fixed Cost (D)		63,800	765,600
Net Profit (E) [C-D]		6,280	75,360

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Hand Loom (4)	10,000	-	10,000
Purchase new Hand Loom (3)	-	12,000	12,000
Cotton, Jhut	20,000	38,000	58,000
Embroidery machine	14,000	-	14,000
Total	44,000	50,000	94,000

Source of Finance

- Entrepreneur's Contribution 44,000
- Investor's Investment 50,000
- Total 94,000



Financial Projection

BDT (TK)

Particular	Weekly	Monthly	1st Year	2nd Year
Revenue (sales)				
Small Doormat (245 x 25 x 6)	36,750	147,000	1,764,000	1,852,200
Large Doormat (35 x 100 x 6)	21,000	84,000	1,008,000	1,058,400
Total Sales (A)	57,750	231,000	2,772,000	2,910,600
Less. Variable Expense				
Small Doormat (245 x 12 x 6)	17,640	70,560	846,720	889,056
Large Doormat (35 x 45 x 6)	9,450	37,800	453,600	476,280
Total variable Expense (B)	27,090	108,360	1,300,320	1,365,336
Contribution Margin (CM) [C=(A-B)]	30,660	122,640	1,471,680	1,545,264
Less. Fixed Expense				
Factory Rent		1,200	14,400	15,120
Salary (staff) (12,000 x 7)		84,000	1,008,000	1,058,400
Salary (self)		12,000	144,000	151,200
Transportation		8,000	96,000	100,800
Electricity bill		400	4,800	5,040
Mobile Bill & SMS Monitoring		600	7,200	7,560
Non Cash Item				
Depreciation		600	7,200	7,200
Total Fixed Cost		106,800	1,281,600	1,345,320
Net Profit (E) [C-D]		15,840	190,080	199,944
Investment Payback			30,000	30,000

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	190,080	199,944
1.3	Depreciation (Non cash item)	7,200	7,200
1.4	Opening Balance of Cash Surplus		167,280
	Total Cash Inflow	247,280	374,424
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	167,280	344,424

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:7
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Scarcity of Labor

OPPORTUNITIES

Huge demand in the community
Location of factory;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures





















HANIF SPINNING

Handwritten text on the bottom sack, including "1000" and "1000".

FAMILY PICTURE

