

## Proposed NU Business Name: **NIPA SHUTTERING**



Project identification and prepared by: MD. Mozaharul Islam,  
Bogra Unit, Bogra

Project verified by: MD. Muzaharul Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD NAZRUL ISLAM</b>
Age	:	05-10-1985 (31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 1 Sisters
Address	:	Vill: Kursha, P.O: Jorgacha Hat, P.S: Bogra, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST NUR JAHAN</b>
(iii) Father's name	:	<b>ABDUR RAHIM PRAMANIK</b>
(iv) GB member's info	:	Branch: Gabtoli, Centre # 67(Female), Member ID: 9888/2; No:05 Member since: 05-06-2006 (10 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: Nil
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	019225-751358
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST NUR JAHAN** joined Grameen Bank since 10 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	:	<b>NIPA SHUTTERING</b>
Location	:	East para, Bogra Sadar, Bogra
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 100,000/-(from existing business) 50% Required Investment BDT 100,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	ft x ft= square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; construction Item etc.</li> <li>▪Average 65% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪The shop is owned.</li> <li>▪Collects goods from Bogra Sadar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

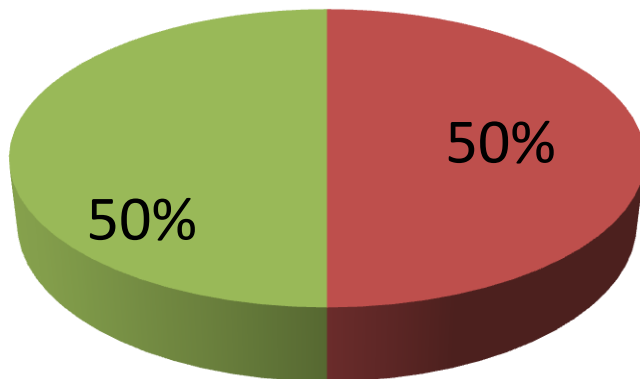
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Steel Furniture	35,000	420,000
<b>Total Sales (A)</b>	<b>35,000</b>	<b>420,000</b>
<b>Less. Variable Expense</b>		
Steel Furniture	12,250	147,000
<b>Total variable Expense (B)</b>	<b>12,250</b>	<b>147,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>22,750</b>	<b>273,000</b>
<b>Less. Fixed Expense</b>		
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	10,000	120,000
Entertainment	500	6,000
<b>Total fixed Cost (D)</b>	<b>16,000</b>	<b>192,000</b>
<b>Net Profit (E) [C-D]</b>	<b>6,750</b>	<b>81,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Bamboo	280	70	19,600	280	70	19,600	39,200
Wood	160	280	44,800	160	280	44,800	89,600
Plane Sheet	44.5	800	35,600	44.5	800	35,600	71,200
<b>Total</b>	<b>484.5</b>		<b>100,000</b>	<b>485</b>		<b>100,000</b>	<b>200,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Steel Furniture	50,000	600,000	630,000
<b>Total Sales (A)</b>	<b>50,000</b>	<b>600,000</b>	<b>630,000</b>
<b>Less. Variable Expense</b>			
Steel Furniture	17,500	210,000	220,500
<b>Total variable Expense (B)</b>	<b>17,500</b>	<b>210,000</b>	<b>220,500</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>32,500</b>	<b>390,000</b>	<b>409,500</b>
<b>Less. Fixed Expense</b>			
Mobile Bill	600	7,200	7,200
Salary (self)	5,000	60,000	60,000
Transportation	13,000	156,000	158,000
Entertainment	500	6,000	7,000
salary (staff)	3,000	36,000	36,000
<b>Total Fixed Cost</b>	<b>22,100</b>	<b>265,200</b>	<b>268,200</b>
<b>Net Profit (E) [C-D]</b>	<b>10,400</b>	<b>124,800</b>	<b>141,300</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	124,800	141,300
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		64,800
	<b>Total Cash Inflow</b>	<b>224,800</b>	<b>206,100</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>64,800</b>	<b>146,100</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 15 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







# FAMILY PICTURE

