

Proposed NU Business Name: **SUBARNA BOX HOUSE**



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Project verified by: Suanta kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUBORNA BEGUM
Age	:	15-06- 1993(23Years)
Education, till to date	:	Class (IX)
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	03Brothers , 1 Sisterss
Address	:	Vill: Ulaiel, P.O: Aona, P.S: Nobabgonj, 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	:	MS. SHAHI <input checked="" type="checkbox"/> GUM <input type="checkbox"/>
(iii) Father's name	:	MD. SAHID BAPARI
(iv) GB member's info	:	Branch :Sholla Nobabgonj, Centre 17(Female), Member ID: 1731/1, Group No: 02 Member since: 1990 (26Years) First loan: BDT 3,000 Existing loan: BDT 3,50,000, Outstanding Loan: 14,560
Further Information:		
(v) Who pays GB loan installment	:	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.)	:	
Business Experiences and Training Info	:	07 years experience in running business. 07 Years in own business. She has training of 07 years.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01862-829922
Family's Contact No.	:	01830-677158
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Nobabgonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ms. SHAHIDA BEGUM joined Grameen Bank since 26 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUBARNA BOX HOUSE
Location	:	Ulail, Aoana, Nobabgonj, Dhaka
Total Investment in BDT	:	BDT 4,20,000/-
Financing	:	Self BDT 3,50,000/- (from existing business) 83% Required Investment BDT 70,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	52ft x 38ft= 1976 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in properties like Box▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after receiving equity money.▪ The shop is in own place.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

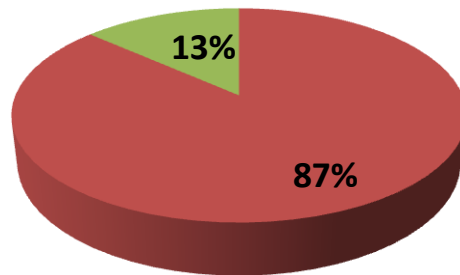
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Box	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Box	2400	72000	864000
Total variable Expense (B)	2,400	72000	864000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Electricity bill		200	2400
Transportation		3,000	36000
Salary (self)		5000	60000
Entertainment		1000	12000
Mobile bill		300	3600
Total fixed cost (D)		9,500	114000
Net Profit (E)= [C-D]		8,500	102000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Dala Box Board	1	150000	150,000	0	0	0	150,000
Gere Board	1	200000	200,000	0	0	0	200,000
Hamcutting Machine	0	0	0	1	50000	50,000	50,000
Dagai Machine	0	0	0	1	20000	20,000	20,000
Total	2	0	350,000	3	0	70,000	420,000

Source of Finance



- Entrepreneur's Contribution 450,000
- Investor's Investment 70,000
- Total 520,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Box	4500	135000	1620000	1701000	1786050
Total Sales (A)	4500	135000	1620000	1701000	1786050
Less Variable Expense					
Box	3600	108000	1296000	1360800	1428840
Total variable Expense (B)	3,600	108000	1296000	1360800	1428840
Contribution Margin (CM) [C=(A-B)	900	27000	324000	340200	357210
Less Variable Expense					
Electricity bill		400	4800	5300	5800
Transportation		3,500	42000	42,500	43000
Salary (self)		5000	60000	60000	60000
Entertainment		1000	12000	12000	12000
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		10,300	123,600	124,700	125800
Net Profit (E)= [C-D]		16700	200400	215,500	231410
Investment Payback			28,000	28,000	28,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	200,400	215,500	231410
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		172,400	359900
	Total Cash Inflow	270400	387900	591310
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	172,400	359900	563310

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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