

## Proposed NU Business Name: SALAUDDIN KUTIR SHILPO



Project identification and prepared by: Md. Sahabuddin,  
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MD. SALAUDDIN DEOAN</b>
Age	:	10-10-1986 (31 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04, Brothers, 01 Sister
Address	:	Vill: Rokhitpa P,O: Hatkhujipur , P.S:Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. SHAJEDA BIBI</b>
(iii) Father's name	:	<b>MD. ANISUR RAHMAN</b>
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 1 (Female), Member ID: 2312/3 Group No: 06 Member since: 15-07-2005 (12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 21,751/=
(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.)	:	Nil
Business Experiences and Training Info	:	Ten years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-122190
Mother's Contact No.	:	01739-078903
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHAJEDA BIBI** joined Grameen Bank since 12 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>SALAUDDIN KUTIR SHILPO</b>
Location	:	Rokhitpara,Bagmara, Rajshahi
Total Investment in BDT	:	BDT 65,000/-
Financing	:	Self BDT 15,000/-(from existing business) 23% Required Investment BDT 50,000/-(as equity) 77%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft=200 Scft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing; Kutir Shilpo item etc.</li> <li>▪Average 40% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li> <li>▪The shop is Owne</li> <li>▪Collects goods from Bagmara.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

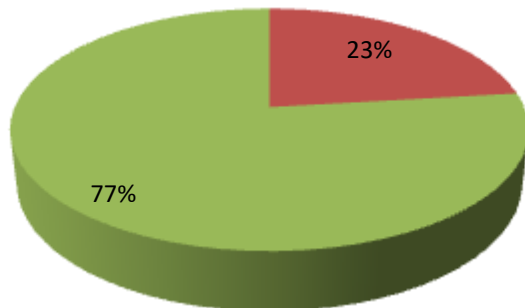
## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>	<b>1,000</b>	30,000	3,60,000
Kutir Shilpo Item	<b>1,000</b>	30,000	3,60,000
<b>Total Sales (A)</b>			
<b>Less. Variable Expense</b>			
Kutir Shilpo Item	600	18,000	2,16,000
<b>Total variable Expense (B)</b>	600	18,000	2,16,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>1,44,000</b>
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		200	2,400
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Guard			
Transportation		500	6,000
Entertainment		200	2,400
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,000</b>	<b>72,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Bambo	20	200	4,000	-	-	35,000	35,000
Pakha	500	10	5,000	-	-	-	5,000
Kula	40	80	3,200	-	-	-	3,200
Japni	25	40	500	-	-	-	500
Tupa	20	10	200	-	-	-	200
Dotoli	50	10	500	-	-	-	500
Rong,Suta,Others	-	-	1,600	-	-	15,000	16,600
<b>Total</b>	<b>655</b>		<b>15,000</b>			<b>50,000</b>	<b>65,000</b>

## Source of Finance



- Entrepreneur's Contribution 15,000
- Investor's Investment 50,000
- Total 65,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3 <sup>rd</sup> year
<b>Revenue (sales)</b>					
Kutir Shilpo Item	1,500	45,000	5,40,000	5,67,000	5,95,350
<b>Total Sales (A)</b>	1,500	45,000	5,40,000	5,67,000	5,95,350
<b>Less. Variable Expense</b>					
Kutir Shilpo Item	900	27,000	3,24,000	3,40,200	3,57,210
<b>Total variable Expense (B)</b>	900	27,000	3,24,000	3,40,200	3,57,210
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>	<b>2,26,800</b>	<b>2,38,140</b>
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill		200	2,400	2,500	3,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,300	15,600	16,000	18,000
Entertainment		400	4,800	5,000	5,500
Salary (staff)					
Kitnashok					
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>7,500</b>	<b>90,000</b>	<b>91,200</b>	<b>94,700</b>
<b>Net Profit (E) [C-D]</b>		<b>10,500</b>	<b>1,26,000</b>	<b>1,35,600</b>	<b>1,43,440</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	1,26,000	1,35,600	1,43,440
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,06,000	2,21,600
	<b>Total Cash Inflow</b>	<b>1,76,000</b>	<b>2,41,600</b>	<b>3,65,040</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>1,06,000</b>	<b>2,21,600</b>	<b>3,45,040</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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













# FAMILY PICTURE

