

Proposed NU Business Name: **SHAHINUR KUTIR SHILPO**



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Project verified by: Md Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Shahinur Akter
Age	:	16-01-1999 (18 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2 Sisters
Address	:	Vill: Bagdi, P.O: Nagri P.S: Kaliganj ,Dist:Gaziipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Nilufa Begum
(iii) Father's name	:	Aiyub Khan
(iv) GB member's info	:	Branch: Nagri, Centre: 26 (Female), Member ID: 1983/5, Group No: 03 Member since: 13.03.2002 to 2017 (15 Years) First loan: BDT 10000
Further Information:		Last Loan: BDT 30000 Outstanding loan: BDT 12272
(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.) ¹⁰	:	Yes
Business Experiences and Training Info	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773-126418
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nilufa Begum joined Grameen Bank since 15 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

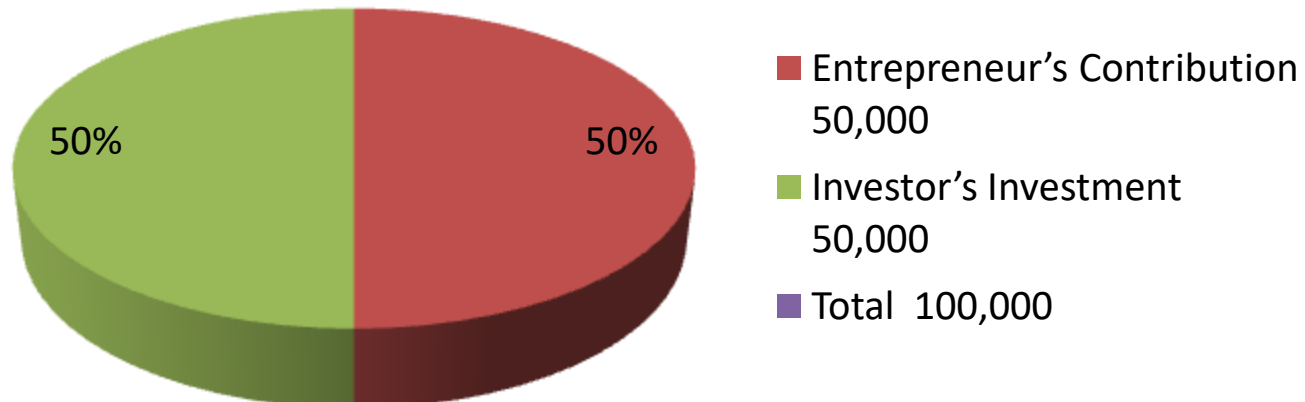
Proposed Nobin Udyokta Business Info

Business Name	:	SHAHINUR KUTIR SHILPO
Location	:	Bagdi, Nagri
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50000/-(from existing business) 50% Required Investment BDT 50000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various Handicraft & Cottage products▪Average 30% gain on sale.▪The business is operated by entrepreneur. Existing no employees.▪The shop is own.▪Collects cows from Nagri▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Handicraft & Cottage products	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Handicraft & Cottage products	1400	42000	504000
Total Variable Expense	1400	42000	504000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6500	78000
Net Profit (E)= [C-D]		11500	138000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Handicraft & Cottage Products	50	1,000	50,000	50	1,000	50,000	100,000
			50,000			50,000	100000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Handicraft & Cottage products	2700	81000	972000	1020600	1071630
	0	0	0	0	0
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
Handicraft & Cottage products	1890	56700	680400	714420	750141
Total Variable Expense	1890	56700	680400	714420	750141
Contributon Margin (CM) [C=(A-B)]	810	24300	291600	306180	321489
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6500	78000	79000	80030
Net Profit (E)= [C-D]		17800	213600	224280	235494
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	213,600	224280	235494
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		193600	397880
	Total Cash Inflow	263,600	417,880	633,374
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	193,600	397,880	613,374

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill: 7 yrs ,
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

