

Proposed NU Business Name: **MOSLIMA 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	:	MST. MOSLIMA KATUN
Age	:	08-09-1997 (20 Years)
Education, till to date	:	H.S.C Runing
Marital status	:	Unmarried
Children	:	nill
No. of siblings:	:	01, Brother, 02 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	:	MOST. MORJIA BIBI
(iii) Father's name	:	MD. MOFIZ UDDIN
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 1 (Female), Member ID: 1917/1, Group No: 06 Member since: 01-01-2013 (4Years) First loan: BDT 15,000
Further Information:		Existing Loan: BDT 24,000 Outstanding loan: 20,526/=
(v) Who pays GB loan installment	:	Fathre
(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 No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-281620
Mother's Contact No.	:	01727-871040
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MORJIA BIBI joined Grameen Bank since 4 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MOSLIMA KUTIR SHILPO
Location	:	Rokhitpara,Bagmara, Rajshahi
Total Investment in BDT	:	BDT 40,000/-
Financing	:	Self BDT 10,000/-(from existing business) 25% Required Investment BDT 30,000/-(as equity) 75%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 8 ft=160 Scft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Bekari item etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is Owne▪Collects goods from Bagmara.▪Agreed grace period is 3 months.

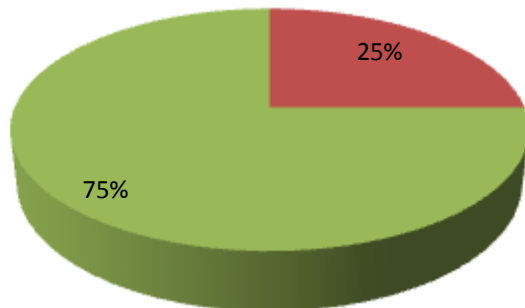
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)	1,000	30,000	3,60,000
Kutir Shilpo Item	1,000	30,000	3,60,000
Total Sales (A)			
Less. Variable Expense			
Kutir Shilpo Item	600	18,000	2,16,000
Total variable Expense (B)	600	18,000	2,16,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard			
Transportation		1,000	12,000
Entertainment		200	2,400
Bank service Charge			
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pakha	300	10	3,000	-	-	-	3,000
Kula	30	80	2,400	-	-	-	2,400
Japni	25	40	500	-	-	-	500
Tupa	20	10	200	-	-	-	200
Rong,Shuta etc	-	-	3,500	-	-	10,000	13,500
Bambo	-	-	-	80	250	20,000	40,800
Dotoli	40	10	400				
Total	685		10,000	80		30,000	40,000

Source of Finance



- Entrepreneur's Contribution 10,000
- Investor's Investment 30,000
- Total 40,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3 rd year
Revenue (sales)					
Kutir Shilpo Item	1,500	45,000	5,40,000	5,67,000	5,95,350
Total Sales (A)	1,500	45,000	5,40,000	5,67,000	5,95,350
Less. Variable Expense					
Kutir Shilpo Item	900	27,000	3,24,000	3,40,200	3,57,210
Total variable Expense (B)	900	27,000	3,24,000	3,40,200	3,57,210
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	19,000	20,000
Entertainment		400	4,800	5,000	5,500
Salary (staff)					
Kitnashok					
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		7,500	90,000	91,700	93,700
Net Profit (E) [C-D]		10,500	1,26,000	1,35,100	1,44,440
Investment Payback			12,000	12,000	12,000

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	30,000		
1.2	Net Profit	1,26,000	1,35,100	1,44,440
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,14,000	2,37,100
	Total Cash Inflow	1,56,000	2,49,100	3,81,540
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	12,000	12,000	12,000
3	Net Cash Surplus	1,14,000	2,37,100	3,69,540

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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

