

Proposed NU Business Name: **SHAHED FITTINGS CORNER**



Project identification and prepared by: MD. Mahfuja Khatun
Sokhipur

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAHIN SHIKDAR
Age	:	20-01-1992 (26 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Sisters
Address	:	Vill: Shaplapara P.O: Sokhipur P.S: Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.SHAHANAJ BEGUM
(iii) Father's name	:	MD.ABDUL HALIM
(iv) GB member's info	:	Branch :Rosulpur Centre 10 (Female), Member ID: 1508 , Group No: 06 Member since: 28-08-2001(16Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 20,000, Outstanding Loan:No
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.10 years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760916993
Family's Contact No.	:	01747557158
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sokhipur Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.SHAHANAJ BEGUM joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

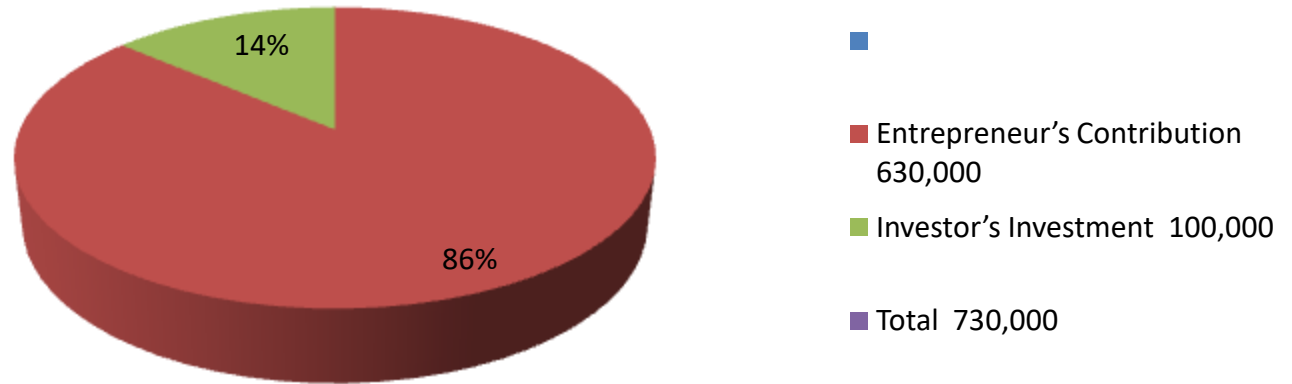
Business Name	:	SHAHED FITTINGS CORNER
Location	:	Sokhipur, Tangail
Total Investment in BDT	:	BDT 730000/-
Financing	:	Self BDT 630000/- (from existing business) 86% Required Investment BDT 100,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 12 ft= 360 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – Machine.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 03 employee.▪The shop rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Machine	12000	360000	4320000
	0	0	0
Total Sales(A)	12000	360000	4320000
Less Variable Expense (B)			0
Machine	10200	306000	3672000
Total Variable Expense	10200	306000	3672000
Contribution Margin (CM) [C=(A-B)]	1800	54000	648000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		2000	24000
Transportation		5,500	66000
Salary (Self)		10000	120000
Salary (Staff)		27000	324000
Entertainment		400	4800
Guard		200	2400
Generator			0
Mobile Bill		1200	14400
Total Fixed Cost (D)		49300	591600
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
			630,000			100,000	730,000
Machine	0	0	630,000	0	0	100,000	730,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Machine	12500	375000	4500000	4725000	4961250
0	0	0	0	0	0
Total Sales(A)	12500	375000	4500000	4725000	4961250
Less Variable Expense (B)					
Machine	10625	318750	3825000	4016250	4217063
Total Variable Expense	10625	318750	3825000	4016250	4217063
Contributon Margin (CM) [C=(A-B)]	1875	56250	675000	708750	744188
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		2000	24000	0	0
Transportaion		5,500	66000	69300	72765
Salary (Self)		10000	120000	120000	120000
Salary (Staff)		27000	324000	324000	324000
Entertainment		400	4800	4800	4800
Gard		200	2400	2400	2400
Generator			0	0	0
Mobil Bill		1200	14400	14500	14600
Total Fixed Cost (D)		49300	591600	571000	574565
Net Profit (E)= [C-D]		6950	83400	87570	91949
Investment Pay Back			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	83,400	87570	91948.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		43400	90970
	Total Cash Inflow	183,400	130,970	182,919
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	43,400	90,970	142,919

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:03
Experience & Skill : 10 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

