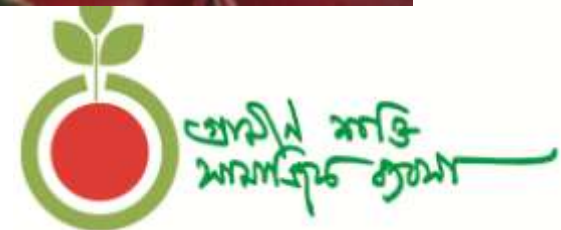


Proposed NU Business Name: **UDBHAB POLISH HOUSE**



Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	UDBHAB MONI DAS
Age	:	05-09-1986 (31 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	02 Child
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Barha, P.O: barha, P.S: Nawabganj, 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	:	BIMOLA MONI DAS
(iii) Father's name	:	LOLIT MONI DAS
(iv) GB member's info	:	Branch: Komorgonj, Centre # 47 (Female), Member ID: 3270, Group No: 05 Member since: 01/01/1992 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: Nill
(v) Who pays GB loan installment	:	Mother
(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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01966-171880
Mother's Contact No.	:	01996-201868
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIMOLA MONI DAS joined Grameen Bank since 25 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

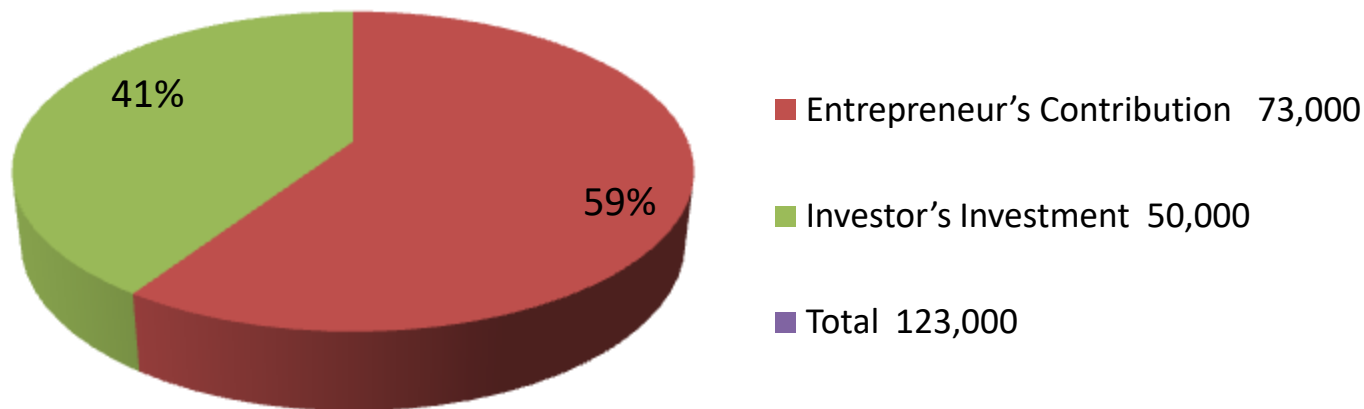
Proposed Nobin Udyokta Business Info

Business Name	:	UDVOB POLISH HOUSE
Location	:	Agla Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,23,000/-
Financing	:	Self BDT 73,000(from existing business) 59% Required Investment BDT 50,000(as equity) 41 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Ring,Locket, etc. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Bandura. ▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Polish Item	1000	30000	360000
	0	0	0
Total Sales(A)	1000	30000	360000
Less Variable Expense (B)			0
Polish Item	500	15000	180000
Total Variable Expense	500	15000	180000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		700	8400
Electric Bill		800	9600
Transportaion		1500	18000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		8400	100800
Net Profit (E)= [C-D]		6600	79200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Dam Machine	01	15,000	15,000	01	20,000	20,000	35,000
Tandu Chula	01	10,000	10,000				10,000
Polish machine	01	5,000	5,000	01		10000	15,000
Locker	01	8,000	8,000				8,000
Dolna Machine	01	12,000	12,000				12,000
Others	01	20,000	20,000			20,000	20,000
Total			73,000			50,000	1,23,000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Polish Item	1500	45000	540000	567000	595350
	0	0	0	0	0
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
Polish Item	750	22500	270000	283500	297675
Total Variable Expense	750	22500	270000	283500	297675
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		800	9600	9900	10200
Transportaion		1500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		8400	100800	102100	103445
Net Profit (E)= [C-D]		14100	169200	177660	186543
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	70,000		
1.2	Net Profit	169,200	177660	186543
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		149200	306860
	Total Cash Inflow	239,200	326,860	493,403
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)	20000	20000	20000
	Total Cash Outflow	90,000	20,000	20,000
3	Net Cash Surplus	149,200	306,860	473,403

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha Bazar, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE

