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Kaliakair Unit, Gazipur

Project verified by: Md.Siddikur Rahaman



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD.JAKIR HOSSEN</b>
Age	:	25-10-1988(29 Years)
Education, till to date	:	Eight
Marital status	:	married
Children	:	0 Son 0 1 Daughter
No. of siblings:	:	013 Brother 02 Sister
Address	:	Vill:mazu khan P.O:roton pur P.S: Kaliakair, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>FIROZA BAGUM</b>
(iii) Father's name	:	<b>BOJLUR GAJI</b>
(iv) GB member's info	:	Branch: Muchak, Centre # 15/m (Female), Member ID:1795/3, Group No: 05 Member since: 19/01/2007-2017 ( 10 Years) First loan: BDT 10,000
Further Information:		Existing Loan: 10000/-, Outstanding loang 9500
(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	:	13 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0168776994
Mother's Contact No.	:	01726980994
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FIROZA BAGUM** joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

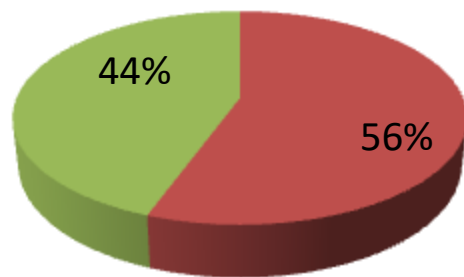
Business Name	:	<b>M/S GINIA ENGINIARIG WORKSHOP</b>
Location	:	Mazu khan,,roton pur,Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 100,000/-(from existing business) 56% Required Investment BDT 80,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a shop like as herbal medicin</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from Dahka .</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Windo,door,gat,shat,ETC	2100	63000	756000
		0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Windo,door,gat, ETC	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1500	18000
Electric Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		100	1200
Gard		100	1200
Mobile Bill		200	2400
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Windo	10	4000	40000	05	4000	20000	60000
door	7	3000	21000	4	3000	12000	33000
gat	300	55	16500	300	55	16500	33000
Flat bar	200	55	11000	200	55	11000	22000
Other			11500			20500	
	517	4927	100000	509	47110	80000	180000

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 80,000
- Total 180,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Windo,door,gat,flat bar, ETC	2400	72000	864000	907200	952560
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Less Variable Expense (B)</b>					
Windo,door,gat,falat bar ETC	<b>1920</b>	<b>57600</b>	<b>691200</b>	725760	<b>762048</b>
<b>Total Variable Expense</b>	<b>1920</b>	<b>57600</b>	<b>691200</b>	<b>725760</b>	<b>762048</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14400</b>	<b>172800</b>	<b>181440</b>	<b>190512</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		200	2400	2700	3000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>8100</b>	<b>97200</b>	<b>98200</b>	<b>99230</b>
<b>Net Profit (E)= [C-D]</b>		<b>6300</b>	<b>75600</b>	<b>79380</b>	<b>83349</b>
<b>Investment Pay Back</b>			<b>32000</b>	<b>32000</b>	<b>32000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80000		
1.2	Net Profit	75,600	79380	83349
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55600	114980
	<b>Total Cash Inflow</b>	<b>155600</b>	<b>134,980</b>	<b>198,329</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112000</b>	<b>32000</b>	<b>32000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>43,600</b>	<b>102980</b>	<b>166329</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 13 Years  
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

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কেচি গে... আর্ডার, আলমারি ও  
দি কাজের আর্ডার নেওয়া হয়।









