

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



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Project verified by: MD. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NAHIDA AKTER
Age	:	05-11-1993 (24 Years)
Education, till to date	:	Class 09
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Sisters
Address	:	Vill:Bagdi P.O: Nagori : Kaliganj 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	:	RANI AKTER
(iii) Father's name	:	HARUN SARKER
(iv) GB member's info	:	Branch: Nagori, Centre # 78 (Female), Member ID: 8035/2 Group No: 04 Member since: 15/07/2013-2017 (4 Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT:25,000, Outstanding loan:
(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 of running business.10 Years experience in own business. She has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01533-927875
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KaliganjUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RANI AKTER joined Grameen Bank since 4 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAHIDA KUTIR SHILPO
Location	:	Bagdi
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 40,000/-(from existing business) 50% Required Investment BDT 40,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10ft=100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Bamboo, Thread, Cane etc▪The business is operating by entrepreneur. Existing 0 employee.▪Collects goods from Ulukhola▪The shop is own▪Agreed grace period is 3 months.

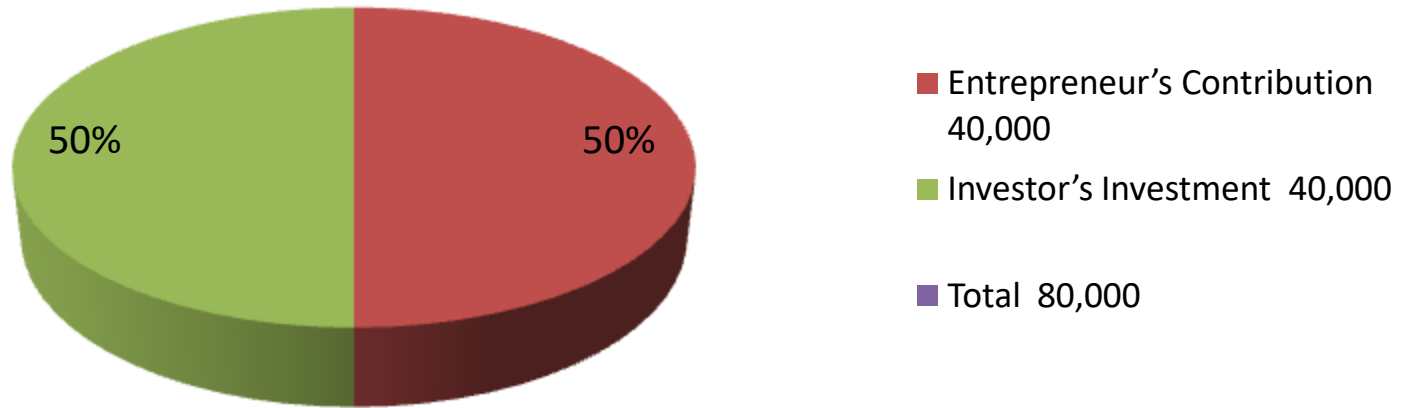
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Bamboo, Thread, Cane etc	2400	72000	864000
	0	0	0
Total Sales(A)	2400	72000	864000
Less Variable Expense (B)			0
Bamboo, Thread, Cane etc	1920	57600	691200
Total Variable Expense	1920	57600	691200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6500	78000
Net Profit (E)= [C-D]		7900	94800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Thread	3	4,000	12,000	4	4,000	16,000	28,000
Bamboo	50	200	10,000	50	200	10,000	20,000
Cane	300	50	15,000	280	50	14,000	29,000
Others			3,000			0	3,000
			40,000			40,000	80000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Bamboo, Thread, Cane etc	3200	96000	1152000	1209600	1270080
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Bamboo, Thread, Cane etc	2560	76800	921600	967680	1016064
Total Variable Expense	2560	76800	921600	967680	1016064
Contributon Margin (CM) [C=(A-B)]	640	19200	230400	241920	254016
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	43200	518400
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
Generator		0	0	0	0
Mobile Bill		200	2400	0	0
Total Fixed Cost (D)		6500	78000	115800	591630
Net Profit (E)= [C-D]		12700	152400	160020	168021
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	152,400	160020	168021
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		136400	280420
	Total Cash Inflow	192,400	296,420	448,441
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	136,400	280,420	432,441

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0, Others:0
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







