

Proposed NU Business Name: **NAZIR ENTERPRISE**



Project identification and prepared by: Monoronjon,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. NAGIR |
| Age | : | 02-02-1991 (26 Years) |
| Education, till to date | : | Class 7 |
| Marital status | : | Unmarried |
| Children | : | - |
| No. of siblings: | : | 02 Brother 03 Sister |
| Address | : | Vill: Naygou P.O: Munshiganj P.S Munshiganj Sador, Dist: Munshiganj |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | NILUFA BEGUM |
| (iii) Father's name | : | MD NANNU MIA |
| (iv) GB member's info | : | Branch: Rampal Centre # 38 (Female), Member ID: 3995/2, Group No: 04 Member since: 20-11-2005(12 Years) First loan: BDT 8,000/- |
| Further Information: | | Existing loan: BDT 111,000/- Outstanding loan: BDT 78,558/- |
| (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 | : | Seven years experience in running business. He has training three years |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01927-432173 |
| Wife's Contact No. | : | 01998-847502 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NILUFA BEGUM joined Grameen Bank since 12 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | NAZIR ENTERPRISE |
| Location | : | Nayagou, Munshiganj , Munshiganj |
| Total Investment in BDT | : | BDT 360,000/- |
| Financing | : | Self BDT 300,000(from existing business) 77% Required Investment BDT 60,000(as equity) 23% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 12 ft x 10 ft= 120 square ft |
| Security of the shop | : | None |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Voiel ,Leags, digital cloth,lilen, astor, etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing three employee.▪He is doing his business in own place.▪Collects goods from Narayanganj.▪Agreed grace period is 3 months. |

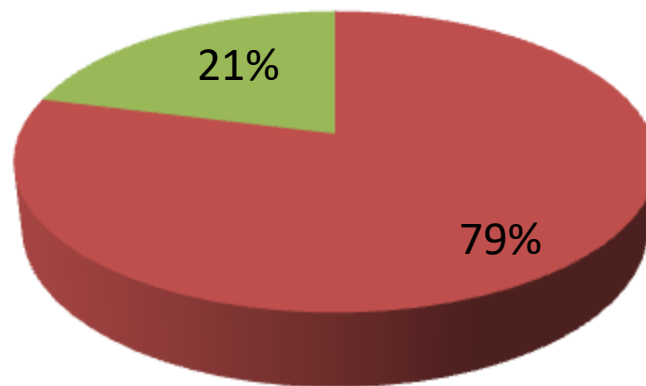
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|----------------|
| Revenue (sales) | | | |
| Garments item | 2,000 | 60,000 | 720,000 |
| Total Sales (A) | 2,000 | 60,000 | 720,000 |
| Less. Variable Expense | | | |
| Garments item | 1,200 | 36,000 | 432,000 |
| Total variable Expense (B) | 1,200 | 36,000 | 432,000 |
| Contribution Margin (CM) [C=(A-B)] | 800 | 24,000 | 288,000 |
| Less. Fixed Expense | | | |
| Transport | | 2,500 | 30,000 |
| Electricity Bill | | 3,000 | 36,000 |
| Mobile Bill | | 3,00 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Salary (Staff) | | 9,000 | 108,000 |
| Entertainment | | 200 | 2,400 |
| Total fixed Cost (D) | | 20,000 | 240,000 |
| Net Profit (E) [C-D] | | 4,000 | 48,000 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|---------------------|----------------|---------------|----------------|
| Dabla (1*30,000) | 30,000 | 25,000 | 55,000 |
| Lehanga (1*200,000) | 200,000 | | 200,000 |
| Kuning (1*20,000) | 20,000 | | 20,000 |
| Ball (3*21,000) | 63,000 | 35,000 | 98,000 |
| Charka (1*15,000) | 15,000 | | 15,000 |
| Other | 20,000 | | 20,000 |
| Total | 300,000 | 60,000 | 380,000 |

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 80,000
- Total 380,000

| Financial Projection (BDT) | | | | |
|---|--------------|---------------|----------------|----------------|
| Particular | Daily | Monthly | 1st Year | 2nd Year |
| Revenue (sales) | | | | |
| Garments item | 2,500 | 75,000 | 900,000 | 945,000 |
| Total Sales (A) | 2,500 | 75,000 | 900,000 | 945,000 |
| Less. Variable Expense | | | | |
| Garments item | 1,500 | 45,000 | 540,000 | 567,000 |
| Total variable Expense (B) | 1,500 | 45,000 | 540,000 | 567,000 |
| Contribution Margin (CM) [C=(A-B)] | 1,000 | 30,000 | 360,000 | 378,000 |
| Less. Fixed Expense | | | | |
| Transport | | 2,500 | 30,000 | 30,000 |
| Electricity Bill | | 3,000 | 36,000 | 36,000 |
| Mobile Bill | | 3,00 | 3,600 | 3,700 |
| Salary (self) | | 5,000 | 60,000 | 60,000 |
| Salary (Staff) | | 9,000 | 108,000 | 108,000 |
| Entertainment | | 200 | 2,400 | 2,500 |
| Non Cash Item | | | | |
| Depreciation | | | | |
| Total Fixed Cost | | 20,000 | 240,000 | 240,200 |
| Net Profit (E) [C-D] | | 10,000 | 120,000 | 137,800 |
| Investment Payback | | | 36,000 | 36,000 |

Cash flow projection on business plan (rec. & Pay)

| <i>SI #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 60,000 | |
| 1.2 | Net Profit | 120,000 | 137,800 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 84,000 |
| | Total Cash Inflow | 180,000 | 221,800 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 60,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 36,000 | 36,000 |
| | Total Cash Outflow | 96,000 | 36,000 |
| 3 | Net Cash Surplus | 84,000 | 185,800 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 7 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

