

Proposed NU Business Name: **MITHILA JUTA GHAR**



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Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JORNA
Age	:	25-10-1985(32 Years)
Education, till to date	:	Class x
Marital status	:	Married
Children	:	01 son 02 Daughters
No. of siblings:	:	01 Brother 02 sisters
Address	:	Vill: Santos para P.O Sirajdikhan P.S: Sirajdikhan, Dist. Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RINA
(iii) Father's name	:	MOSTAFA
(iv) GB member's info	:	Branch: Sirajdikhan, Centre# 02 (Female), Member ID: 1093/1, Group No: 04 Member since: 01-02-1999 (19 Years) First loan: BDT 3,000/- Existing loan : 30,000/- Outstanding loan: 15650/-
Further Information:		
(v) Who pays GB loan installment	:	Father & Brother
(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 & Skill Own Business and Training Info	:	10 years of business experience. : 10 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-311404
Family's Contact No.	:	01732-893285
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RINA joined Grameen Bank since 19 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MITHILA JUTA GHAR
Location	:	Santospara,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 77,600/-
Financing	:	Self BDT 27,600 /- (from existing business)81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; SHOOSE▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

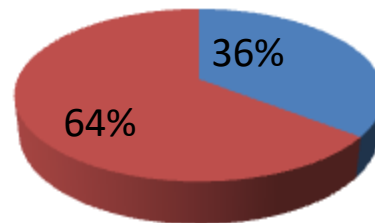
Particular	Daily	Monthly	Yearly
Revenue (sales)			
SHOES	2,200	66,000	792,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
SHOES	1,760	52,800	633,600
Total variable Expense (B)	1,760	52,800	633,600
Contribution Margin (CM) [C=(A-B)]	440	13,200	158,400
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		300	3,600
Salary(self)		4,000	48,000
Salary(sttaf)		3000	36,000
Mobile bill		100	1,200
Total fixed Cost (D)		7,600	91,200
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
SOLE	20	250	5000	SOL	0	50000	50,000	55,000
FAM	30	180	5400		0	0	0	5,400
ATHA	0	5000	5000		0	0	0	5,000
FAIRBAR PIC	4	300	1200		0	0	0	1,200
sewing & bof machine			11000					11,000
Total			27600			50000	50,000	77,600

Source of finance

■ Entrepreneur investment 27,600
 ■ Investore investment 50,000
 ■ Total investment 77,600



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
SHOES	2,600	78,000	936,000	982,800	1,031,940
Total Sales (A)	2,600	78,000	936,000	982,800	1,031,940
Less. Variable Expense					
SHOES	2,080	62,400	748,800	786,240	825,552
Total variable Expense (B)	2,080	62,400	748,800	786,240	825,552
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200	196,560	206,388
Less. Fixed Expense					
Electricity Bill		200	2,400	2,520	2,646
Transportation		300	3,600	3,780	3,969
Salary (self)		4,000	48,000	48,000	48,000
Salary(staff)		3,000	36,000	36,000	36,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	2,200	2,200	2,200
Total Fixed Cost		7,600	93,400	93,760	94,138
Net Profit (E) [C-D]		8,000	93,800	102,800	112,250
Investment Payback			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	50,000		
1.2	Net Profit	93,800	102,800	112,250
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		73,800	156,600
	Total Cash Inflow	143,800	176,600	268,850
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	73,800	156,600	248,850

SWOT ANALYSIS

STRENGTH

Employment: 1 Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Own Business :10
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

