

Proposed NU Business Name: **MINJO BEADING HOUSE**



Project identification and prepared by: Md. Habil Uddin  
Najorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. MONZU MIAH</b>
Age	:	12-05-1983(34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	04 Brothers & 0 Sisters
Address	:	Vill: Khatori P.O: Nagorpur P.S: Nagorpur, Dist: Tangail.
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>HAZERA BEGUM</b>
(iii) Father's name	:	<b>MD. NANNU MIAH</b>
(iv) GB member's info	:	Branch: Nagorpur, Centre # 08(Female), Member ID: 2457, Group No: 06 Member since: 01-01-2006(11Years) First loan: BDT 5,000 Existing Loan: 24,000/-Outstanding Loan :23,427/-
Further Information:		
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Poltri Farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-480346
Mother's Contact No.	:	01786-038038
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAZERA BEGUM** joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MINJO BEADING HOUSE</b>
Location	:	South Nagorpur, Aricha Road, Nagorpur
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 12 ft = 216 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ He has run his Business.</li><li>▪ The business is operating by entrepreneur. Existing no employees.</li><li>▪ Collects goods from Tangail</li><li>▪ The Shop is rented</li><li>▪ Agreed grace period is 3 months.</li></ul>

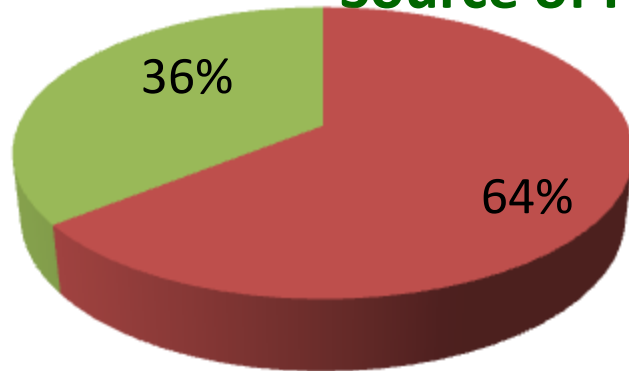
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Tula.Cloth ETC	1600	48000	576000
Total Sales(A)	1600	48000	576000
Less Variable Expense (B)			0
Tula.Cloth ETC	1200	36000	432000
Total Variable Expense	1200	36000	432000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		500	6000
Electric Bill		150	1800
Transportaion		1500	18000
Salary (Self)		5000	60000
Entertainment		500	6000
Mobil Bill		300	3600
Total Fixed Cost (D)		7950	95400
Net Profit (E)= [C-D]		4050	48600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tula	35	1000	35000	40	1000	40000	75000
Cloth	44	800	35200	12.5	800	10000	45200
Security			4000			0	4000
Others			15800			0	15800
<b>Total</b>	<b>0</b>		<b>90000</b>	<b>52.5</b>		<b>50,000</b>	<b>140,000</b>

### Source of Finance



- Entrepreneur's Contribution  
90,000
- Investor's Investment 50,000
- Total 140,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Tula.Cloth ETC	2200	66000	792000	831600	873180
<b>Total Sales(A)</b>	<b>2200</b>	<b>66000</b>	<b>792000</b>	<b>831600</b>	<b>873180</b>
<b>Less Variable Expense (B)</b>					
Tula.Cloth ETC	1650	49500	594000	623700	654885
<b>Total Variable Expense</b>	<b>1650</b>	<b>49500</b>	<b>594000</b>	<b>623700</b>	<b>654885</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>550</b>	<b>16500</b>	<b>198000</b>	<b>207900</b>	<b>218295</b>
<b>Less Fixed Expense</b>					
Rent		500	6000	6000	6000
Electric Bill		150	1800	2100	2400
Transportaion		1500	18000	216000	2592000
Salary (Self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7950</b>	<b>95400</b>	<b>293800</b>	<b>2670200</b>
<b>Net Profit (E)= [C-D]</b>		<b>8550</b>	<b>102600</b>	<b>107730</b>	<b>113117</b>
<b>Investment Pay Back</b>			<b>20000</b>	<b>20000</b>	<b>20000</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	50,000		
1.2	Net Profit	102,600	107730	113116.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	<b>Total Cash Inflow</b>	<b>152,600</b>	<b>135,730</b>	<b>215,617</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>28000</b>	<b>102500</b>	<b>180885</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

Pictures



# মিনজু বোডিং হাউজ

এখানে নতুন-পুরাতন লেপ, তোষক, জাজিম  
বালিশ বিক্রয় ও মেরামত করা হয়।

প্রোগঃ মোঃ মিনজু মিয়া

মোবাইল: 01768-480346



নাগরপুর চৌরাস্তা, আরিচা রোড, টাঙ্গাইল।



































# FAMILY PICTURE

