

# Proposed NU Business Name: **EMON PLASTICS HOUSES**

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Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>RAISUL ISLAM</b>
Age	:	01-01-1985( 32 Years )
Education, till to date	:	Diploma
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Charghat, P.O:Charghat, P.S:Charghat, Dist:Rajshahi .
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>KHODIJA BEGUM</b>
(iii) Father's name	:	<b>SAIFUL ISLAM</b>
(iv) GB member's info	:	Branch:Charghat ,Centre # 89 (Female) Member ID:9901, Group No: 05 Member since: 08-02-2007 to 31-12-15 New 06-05-17(08Years)
Further Information:	:	First loan: BDT – 10,000
(v) Who pays GB loan installment	:	Existing Loan: BDT Nill, Outstanding loan: Nill Fathers
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	08 Years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture & Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-516425
Brother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHODIJA BEGUM** joined Grameen Bank since 08 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>EMON PLASTICS HOUSES</b>
Location	:	Charghat Bazaar, Rajshahi .
Total Investment in BDT	:	BDT-120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	50 ft x 20 ft= 1,000 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Silver;Plastics;Still Melamine &amp; etc Item.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 01 employees</li> <li>▪Agreed grace period is 3 months.</li> <li>▪Collect from Rajshahi &amp; Natore</li> </ul>

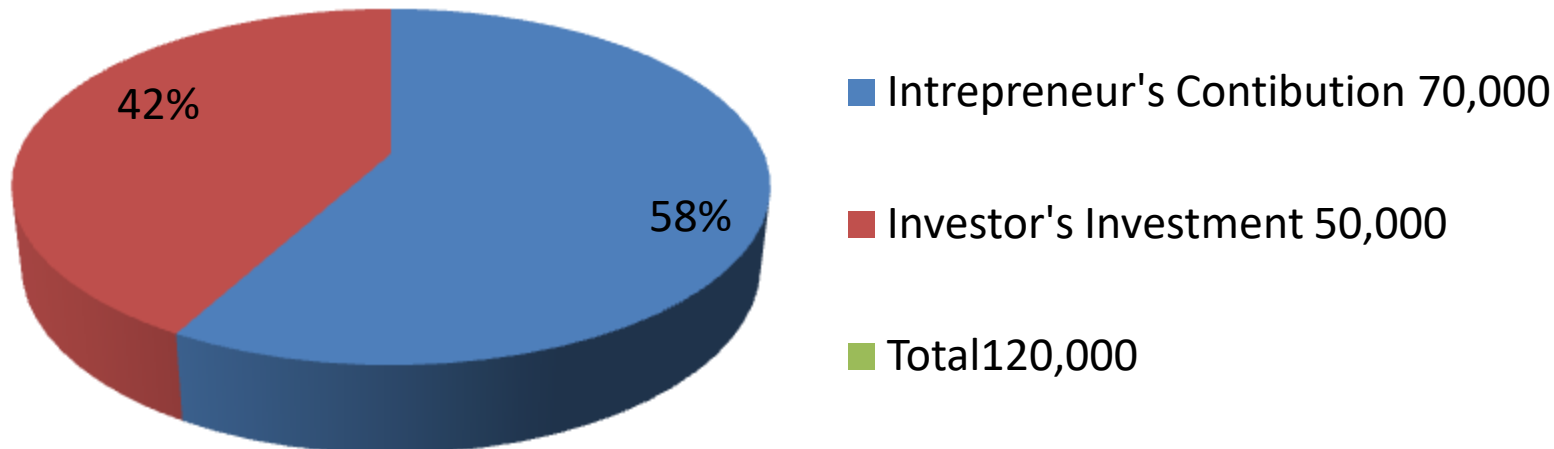
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Plastics; Melamine & etc Item.	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less. Variable Expense</b>			
Plastics; Melamine & etc Item.	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	2,550	76,500	918,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		1,000	12,000
Salary (self)		4,000	48,000
Salary (staff)		2,000	24,000
Entertainment		200	2,400
Guard		150	1,800
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>7,650</b>	<b>91,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,850</b>	<b>70,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Plastics Item (200x200)	40,000	50,000	90,000
Plate Item (100x100)	10,000	0	10,000
Gift Item (200x100)	20,000	0	20,000
<b>Total</b>	<b>70,000</b>	<b>50,000</b>	<b>120,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Plastics; Melamine & etc Item.	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Less. Variable Expense</b>					
Plastics; Melamine & etc Item.	3,400	102,000	1,224,000	1,285,200	1,349,460
<b>Total variable Expense (B)</b>	3,400	102,000	1,224,000	1,285,200	1,349,460
<b>Contribution M. (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		1,000	12,000	13,000	14,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		2,000	24,000	25,000	26,000
Entertainment		200	2,400	2,400	2,500
Guard		150	1,800	2,000	2,500
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,600
<b>Total Fixed Cost</b>		<b>7,650</b>	<b>91,800</b>	<b>94,200</b>	<b>97,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,350</b>	<b>124,200</b>	<b>132,600</b>	<b>141,140</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	<b>124,200</b>	<b>132,600</b>	<b>141,140</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		104,200	216,800
	<b>Total Cash Inflow</b>	<b>174,200</b>	<b>236,800</b>	<b>357,940</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)	20,000	20,000	20,000
	<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>104,200</b>	<b>216,800</b>	<b>337,940</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Quality goods & services;  
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  
Political unrest

Pictures