

Proposed NU Business Name: EMON DEWAN STILL

Project identification and prepared by: Md. Shahidul Islam,
Nawabganj Unit, Dhaka

Project verified by: Md.Samsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.EMON DEWAN
Age	:	22-03-1983 (34 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	03 Brothers & 02 Sisters
Address	:	Vill: Ulail, P.O: Aouna, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE JOYGONESA
(iii) Father's name	:	LATE GAFUR DEWAN
(iv) GB member's info	:	Branch: Sholla Nawabgonj, Centre # 38 (Female), Member ID:2634, Group No: 02 Member since: 01/05/1992 First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 9,000/- Outstanding loan: Nil
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831-537606
Mother's Contact No.	:	01686-904408
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE JOYGUNESA joined Grameen Bank since 25 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	EMON DEWAN STILL
Location	:	Aounabazar , Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,11,000/-
Financing	:	Self BDT 1,51,000(from existing business) 71% Required Investment BDT 60,000(as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 12 ft= 360 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Almari,Shawkej, etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

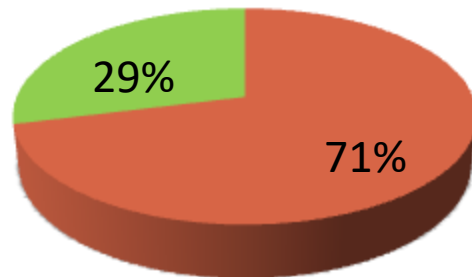
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sell Item		60,000	7,20,000
Total Sales (A)		60,000	7,20,000
Less. Variable Expense			
Electric Item		45,000	5,40,000
Total variable Expense (B)		45,000	5,40,000
Contribution Margin (CM) [C=(A-B)]		15,000	1,80,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		300	3,600
Transportation		1,500	18,000
Salary (Self)		5,000	60,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Generator Bill		170	2,040
Total fixed Cost (D)		8,170	98,040
Net Profit (E) [C-D]		6,830	81,960

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Almery	02	18,000	36,000				36,000
Showkej	02	16,000	32,000				32,000
Cloth box	02	7,500	15,000				15,000
Plane sheet			68,000			60,000	1,28,000
Total			1,51,000			60,000	2,11,000

0% Source of Finance



- Entrepreneur's Contribution's :- 1,51,000
- Investor Investment's :- 60,000
- Total :- 2,11,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Electric Item		80,000	9,60,000	10,08,000	10,58,400
Total Sales (A)		80,000	9,60,000	10,08,000	10,58,400
Less. Variable Expense					
Electric Item		60,000	7,20,000	7,56,000	7,93,800
Total variable Expense (B)		60,000	7,20,000	7,56,000	7,93,800
Contribution Margin (CM) [C=(A-B)		20,000	2,40,000	2,52,000	2,64,600
Less. Fixed Expense					
Rent		8,00	9,600	9,600	9,600
Electricity Bill		500	6,000	6,500	7,000
Transportation		1,500	18,000	18,000	18,500
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,700	3,700
Generator		200	2,400	2,500	2,600
Total Fixed Cost		8,700	1,04,400	1,05,100	1,06,200
Net Profit (E) [C-D)		11,300	1,35,600	1,46,900	1,58,400
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,35,600	1,46,900	1,58,400
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,11,600	2,34,500
	Total Cash Inflow	1,95,600	2,58,500	3,92,900
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,11,600	2,34,500	3,68,900

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; Aouna bazar, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE