

Proposed NU Business Name: **NAMIA DOOR**

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Project verified by: Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.FEROJ
Age	:	01-07-1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	02 Child
No. of siblings:	:	04 Brothers & 02 Sisters
Address	:	Vill: Char madhu Charia, P.O: Churain, 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	:	ANWARA BEGUM
(iii) Father's name	:	MD.ABDUL AJIJ
(iv) GB member's info	:	Branch: Churain Nawabgonj, Centre # 26 (Female), Member ID: 3804/1, Group No: 06 Member since: 1994 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/- 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.	:	01911-527982
Mother's Contact No.	:	01710-509926
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANWARA BEGUM joined Grameen Bank since 23 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAMIA DOOR
Location	:	Durgapur Road,Gobindapur, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 7,00,000/-
Financing	:	Self BDT 6,00,000(from existing business) 85% Required Investment BDT 1,00,000(as equity) 15 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 30 ft= 900 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: Khat,Almari,Showkej,Sofa , etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Joypara. ▪Agreed grace period is 3 months.

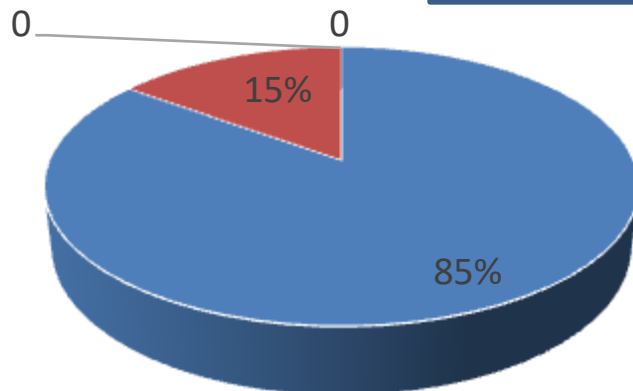
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood Item	-	3,00,000	36,00,000
Total Sales (A)	-	3,00,000	36,00,000
Less. Variable Expense			
Wood Item	-	2,40,000	28,80,000
Total variable Expense (B)	-	2,40,000	28,80,000
Contribution Margin (CM) [C=(A-B)]	-	60,000	7,20,000
Less. Fixed Expense			
Rent		6,000	72,000
Electricity Bill		1,000	12,000
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Salary (Staff)		38,000	4,56,000
Mobile Bill		300	3,600
Entertainment		500	6,000
Generator		300	3,600
Total fixed Cost (D)		53,100	6,37,200
Net Profit (E) [C-D]		6,900	82,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sofa set	1,00,000		1,00,000
Bed	1,00,000		1,00,000
Waredroup	1,00,000		1,00,000
Wood	1,00,000	1,00,000	2,00,000
Wood	80,000		80,000
Security	1,20,000		
Total	6,00,000	1,00,000	7,00,000

Source of Finance



- Entrepreneur's Contribution- 6,00,000/-
- Investor's Investment- 1,00,000/-
- Total- 7,00,000/-

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Wood Item	-	3,50,000	42,00,000	44,10,000	46,30,500
Total Sales (A)	-	3,50,000	42,00,000	44,10,000	46,30,500
Less. Variable Expense					
Wood Item	-	2,80,000	33,60,000	35,28,600	37,04,400
Total variable Expense (B)	-	2,80,000	33,60,000	35,28,600	37,04,400
Contribution Margin (CM) [C=(A-B)]	-	70,000	8,40,000	8,82,000	9,26,100
Less. Fixed Expense					
Rent		6,000	72,000	72,000	72,000
Electricity Bill		1,500	18,000	19,000	20,000
Transportation		2,500	30,000	30,500	31,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary (Staff)		38,000	4,56,000	4,56,000	4,56,000
Mobile Bill		500	6,000	7,000	7,000
Entertainment		500	6,000	6,000	6,000
Generator		300	3,600	4,000	4,000
Total Fixed Cost		54,300	6,51,600	6,54,500	6,56,000
Net Profit (E) [C-D]		18,900	1,88,400	2,27,500	2,70,100
Investment Payback			40,000	40,000	40,000

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	1,00,000		
1.2	Net Profit	1,88,400	2,27,500	2,70,100
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,48,400	3,35,900
	Total Cash Inflow	2,88,400	3,75,900	6,06,000
2	Cash Outflow			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,40,000	40,000	40,000
3	Net Cash Surplus	1,48,400	3,35,900	5,66,000

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; Gobindapur, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest



















