

## Proposed NU Business Name: **EMON KUTIR SHILPO**



Project identification and prepared by: Md Habibullah,  
Kaligonj Unit, Gazipur

Project verified by: Siddikur Rahman



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

Name	:	<b>KOUSHIK ISLAM EMON</b>
Age	:	15-05-1993 (24 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Monsurpur, P.O: Kaligonj, P.S: Kaligonj, Dist: Gazipur
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>JORINA BEGUM</b>
(iii) Father's name	:	<b>MILON</b>
(iv) GB member's info	:	Branch: Kaligonj, Centre # 74 (Female), Member ID: 1664, Group No: 01 Member since: 05-03-2003 (14 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 32,400/-
(v) Who pays GB loan installment	:	Father
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-190366
Mother's Contact No.	:	01762-839194
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaligonj Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JORINA BEGUM** joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>EMON KUTIR SHILPO</b>
Location	:	Mosjid road, Kaligonj, Gazipur Sadar
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/-(from existing business) 76% Required Investment BDT 50,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 5 ft= 75 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; like Mat etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Gazipur.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

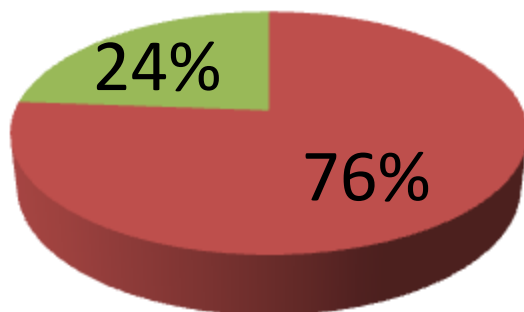
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Cottage item	70,000	840,000
<b>Total Sales (A)</b>	<b>70,000</b>	<b>840,000</b>
<b>Less. Variable Expense</b>		
Cottage item	56,000	672,000
<b>Total variable Expense (B)</b>	<b>56,000</b>	<b>672,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>14,000</b>	<b>168,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Rent	1,500	18,000
Generator	200	2,400
<b>Total fixed Cost (D)</b>	<b>8,500</b>	<b>102,000</b>
<b>Net Profit (E) [C-D]</b>	<b>5,500</b>	<b>66,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sack	150	200	30,000	1	50000	50,000	80,000
Plastic Mat	50	300	15,000	0	0	0	15,000
Basket & Others	1	10000	10,000	0	0	0	10,000
Crockeries item	1	20000	20,000	0	0	0	20,000
Others	1	5000	5,000	0	0	0	5,000
Security	1	80000	80,000	0	0	0	80,000
<b>Total</b>	<b>204</b>	<b>115500</b>	<b>160,000</b>	<b>1</b>	<b>50,000</b>	<b>50,000</b>	<b>210,000</b>

## Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 50,000
- Total 210,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Cottage item	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>				
Cottage item	72,000	864,000	907,200	952,560
<b>Total variable Expense (B)</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	500	6,000	28,000	29,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,200	14,400	11,500	12,500
Rent	1,500	18,000	18,000	18,000
Generator	200	2,400	2,400	2,400
<b>Total Fixed Cost</b>	<b>8,800</b>	<b>105,600</b>	<b>125,400</b>	<b>127,900</b>
<b>Net Profit (E) [C-D]</b>	<b>9,200</b>	<b>110,400</b>	<b>101,400</b>	<b>110,240</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	110,400	101,400	110,240
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		90,400	171,800
	<b>Total Cash Inflow</b>	<b>160,400</b>	<b>191,800</b>	<b>282,040</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>90,400</b>	<b>171,800</b>	<b>262,040</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 07 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

