

Proposed NU Business Name: **KUTIR SHILPO**



Project identification and prepared by: Rupaly Akter,  
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



## Brief Bio of The Proposed Nabin Udyokta

Name	:	<b>MORIOM AKTER ETI</b>
Age	:	05-02-1996 (21 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brother, 02 Sister
Address	:	Vill: A-27!24, P.O: Ekandipur P.S: Savar, 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	:	<b>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>MD ABU SAID AKON</b>
(iv) GB member's info	:	Branch Ashulia, Centre # 89 (Female), Member ID 11455, Group No: 02 Member since: 15-05-2001 (17 Years) First loan: BDT 5,000 Taka. Existing loan: BDT 30,000/-, Outstanding loan:24934 /-
Further Information:		
(v) Who pays GB loan installment	:	Mather
(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 UDYAKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Productive item
Business Experiences and Training Info	:	4 years experience in running business 2 Years in own business He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764158908
Family's Contact No.	:	01684191288
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWARA BEGUM** Joined Grameen Bank Since 17 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

## Proposed Nobin Udyakta Business Info

Business Name	:	<b>KUTIR SHILPO</b>
Location	:	Ekandipur, Saver, Dhaka.
Total Investment in BDT	:	BDT 600,000/-
Financing	:	Self BDT 500000(from existing business)83% Required Investment BDT1,00,000 (as equity17%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	40ft x 12ft = 480 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a Productive Business.</li><li>▪The business is operating by entrepreneur. Existing 2 Employees.</li><li>▪The business is under renting.</li><li>▪Collects goods from Dhaka,</li><li>▪Agreed grace period is 3 months.</li></ul>

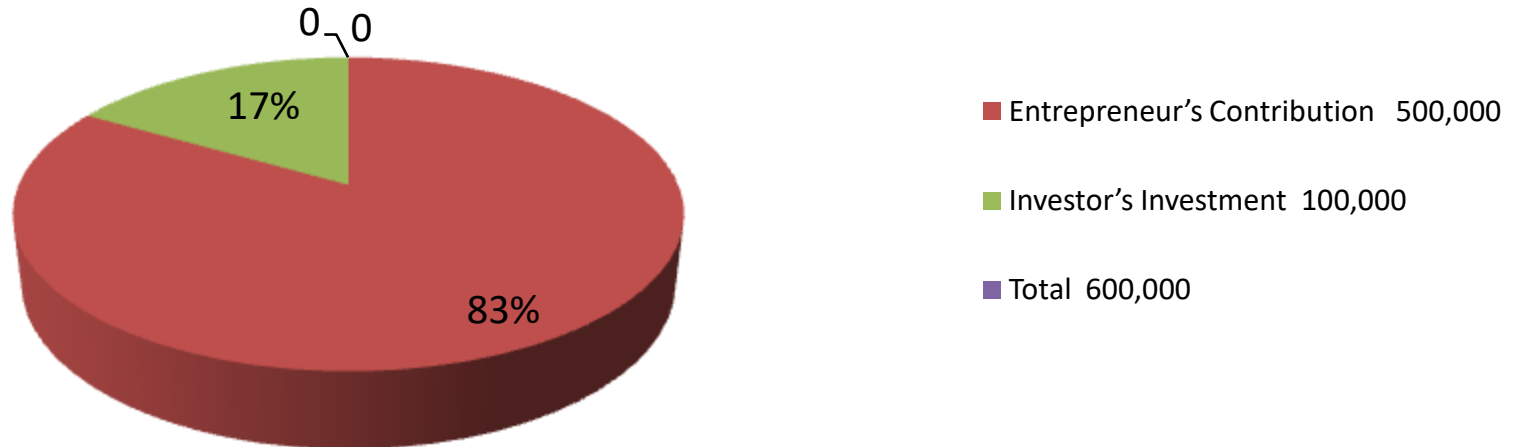
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Productive item	5000	150000	1800000
	0	0	0
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Productive item	3500	105000	1260000
Total variable Expense (B)	3,500	105000	1260000
Contribution Margin (CM) [C=(A-B)]	1,500	45000	540000
Less Variable Expense			
Rent		10,000	120000
Electricity bill		1500	18000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		9000	108000
Entertainment		300	3600
Guard		250	3000
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		27,350	328200
Net Profit (E)= [C-D]		17,650	211800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Jhinuk Item	70	2500	175,000	20		50,000	225,000
Haidrojent	3	3500	10,000				10,000
Puthi			5,000			5,000	10,000
khiristal Stone			50,000			15,000	65,000
Advanced			250,000	0			250,000
Others			10,000			30,000	40,000
<b>Total</b>	<b>73</b>	<b>0</b>	<b>500,000</b>	<b>20</b>	<b>0</b>	<b>100,000</b>	<b>600,000</b>

## Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Productive item	6000	180000	2160000	2268000	2381400
	0	0	0	0	0
Total Sales (A)	6000	180000	2160000	2268000	2381400
Less Variable Expense			0		
Productive item	4200	126000	1512000	1587600	1666980
			0		
Total variable Expense (B)	4,200	126000	1512000	1587600	1666980
Contribution Margin (CM) [C=(A-B)]	1,800	54000	648000	680400	714420
Less Variable Expense			0		
Rent		10,000	120000	120,000	120000
Electricity bill		2000	24000	24500	25000
Transportation		1,400	16800	17,300	17800
Salary (self)		5000	60000	60000	60000
Salary(Staff)		9000	108000	108000	108000
Entertainment		500	6000	6000	6000
Guard		550	6600	6600	6600
Generator			0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		28,850	346,200	347,300	348400
Net Profit (E)= [C-D]		25150	301800	333,100	366020
Investment Payback			40,000	40,000	40,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	301,800	333,100	366020
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		261,800	554900
	Total Cash Inflow	401800	594900	920920
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	261,800	554900	880920

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:3  
Experience & Skill :4 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Ekandipur, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures





SEER Sugar



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ISO 22000 : 2005 CERTIFIED COMPANY  
(INCLUDING HACCP)

তীর চিনি



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স্বাস্থ্য পরিদপ্তর