



Proposed NU Business Name : **Udoj Kutir silpo**

Business Category : **Factories, Furniture**



Business Proposal Identified & Prepared by : **Md. Delwar Hossain, Unit Incharge Kapasia , Dhaka,Zone 01.**

Business Proposal Verified by : **Md. Delwar Hossain**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: SHUKOMOL Vill: Chhota Rathura, Union: Moktarpur, District: Gazipur
Age	: 32 years
Marital Status	: Married
Children	: 1 (One) Son
No. of siblings	: 1 (One) Brother and 2 (Two) Sisters
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: SADONA RANI MONDOL
(iii) Father's name	: RAKAL MONDOL
(iv) GB member's info	: Branch: Raniganj Kapasia, Kapasia, Centre # 42 Loan no.: 5325, Member since 03 October 2005 First loan: Tk. 5,000 Last loan: Tk. 36,500
Further Information:	
(v) Who pays GB loan installment	: Father
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Small/Large Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 3 (Three) year(s) of experience in running his own business. He started the business with BDT 50,000 (Fifty Thousand)
Other Own/Family Sources of Income	:	Mother's occupation: Housewife Income: Tk. 5,000 Developments from entrepreneur's current business are Land Lease, Investment, Other etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01715700499, 01863172271
NU's NID/Birth Certificate No.	:	3313494758534
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- SADONA RANI MONDOL was a GB member from 03 October 2005 to 10 June 2012, at first she took GB loan BDT 5,000 (Five Thousand).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Udoy Kutir silpo</i>
Address/ Location	:	Ratura, Bagun, Kaligong, Gazipur.
Total Investment Required in BDT	:	Tk. 202,000
Financing	:	Self Tk. 132,000 Required Investment Tk. 70,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	BDT 5,000(Five Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 50%
(ii) Estimated % of proposed gross profit margin	:	From Product 50%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	1,300	36,400	436,800
Total Sales/commission (A)	1,300	36,400	436,800
Less: Cost of Sales			
Cost of Product(s)	650	18,200	218,400
Total Cost of Sales and Services (B)	650	18,200	218,400
Gross Profit (C) [C=(A-B)]	650	18,200	218,400
Less: Operating Cost			
Electricity Bill		300	3,600
Transportation Expense		700	8,400
Mobile Bill		300	3,600
SALARY STAFF		4,000	48,000
Present salary (Entrepreneur)		5,000	60,000
Entertainment Expenses		150	1,800
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		10,450	125,400
Net Profit (C-D)		7,750	93,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Rular machine, khater paya, Dressing tabler paya, hatol, belon etc.)	Investment in products (Income from servicing (Furniture repairing & Design) etc.)	132,000	70,000	202,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		132,000	70,000	202,000

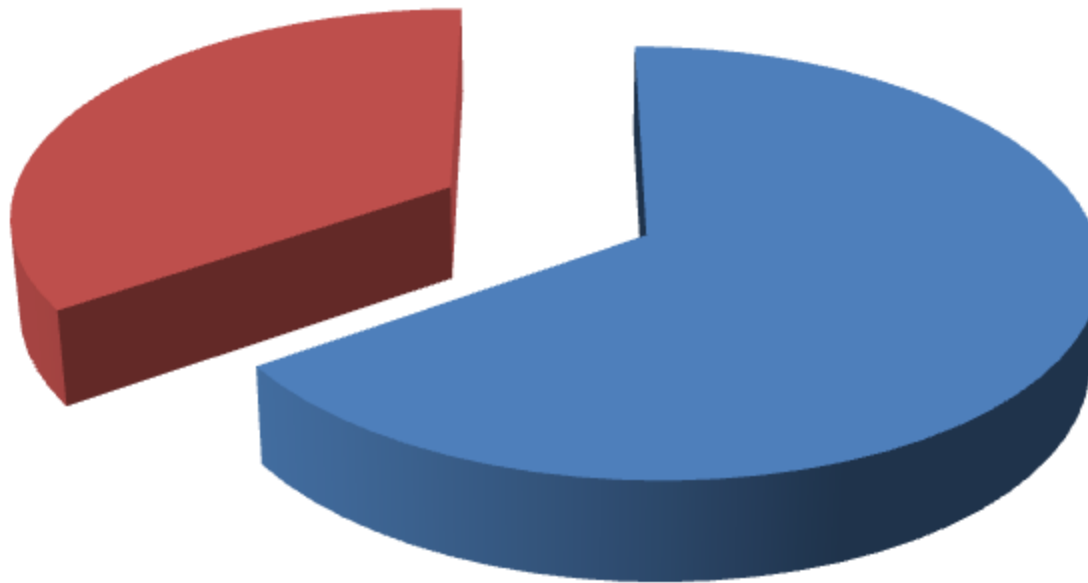
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 132,000 (65%)

■ GSSB's Investment BDT 70,000 (35%)

■ Total Capital BDT 202,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	2,000	56,000	672,000	2,200	61,600	739,200	2,420	67,760	0
Total Sales/commission (A)	2,000	56,000	672,000	2,200	61,600	739,200	2,420	67,760	0
Less: Cost of Sales									
Estimated cost of Product(s)	1,000	28,000	336,000	1,100	30,800	369,600	1,210	33,880	0
Est. Total Cost of Sales and Services (B)	1,000	28,000	336,000	1,100	30,800	369,600	1,210	33,880	0
Gross Profit (C) [C=(A-B)]	1,000	28,000	336,000	1,100	30,800	369,600	1,210	33,880	0
Less: Operating Cost									
Transportation Expense		1,000	12,000		1,100	13,200		1,210	0
Mobile Bill		350	4,200		385	4,620		424	0
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	0
ENTERTAINEMENT		200	2,400		220	2,640		242	0
Electricity Bill		400	4,800		440	5,280		484	0
SALARY STAFF		5,000	60,000		5,500	66,000		6,050	0
Ownership Transfer Fee		667	6,003		667	8,004		667	-7
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		12,617	149,403		13,812	165,744		15,127	-7
Net Profit (C-D)		15,383	186,597		16,988	203,856		18,753	7
Retained Income			186,597			390,453			390,460

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	70000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	192600	211860	0
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	156600	320460
	Total Cash Inflow	262600	368460	320460
2.0	Cash Outflow			
2.1	Product Purchase	70000		
2.2	Investment Payback Including Ownership Transfer Fee	36000	48000	0
	Total Cash Outflow	106000	48000	0
3.0	Total Cash Surplus	156600	320460	320460

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 1
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (3 Years)

WEAKNESS

OPPORTUNITIES

THREATS

Pictures







