

# Proposed NU Business Name: **AYESHA MONI CROCKERIES**



Project identification and prepared by: MD. Zahangir Ferdous,  
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



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

Name	:	<b>AKASH MIAH</b>
Age	:	05-11-1993 (23 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	7 Borthers & 1 Sister
Address	:	Vill: Dingabhanga, P.O: Ponchosar, P.S: Munshigonj Sadar, Dist: Munshigonj
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>SOFURA BEGUM</b>
(iii) Father's name	:	<b>MD SHAH ALAM SHEIKH</b>
(iv) GB member's info	:	Branch: Ponchosar, Centre # 04 (Female), Member ID: 1285, Group No: 05 Member since: 16-02-1986 (30 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nil
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-931439
Mother's Contact No.	:	01978-397530
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

SOFURA BEGUM joined Grameen Bank since 30 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & home development.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>AYESHA MONI CROCKERIES</b>
Location	:	Muktarpur Petrol pump, Munshigonj Sadar, Munshigonj
Total Investment in BDT	:	BDT 4,20,000/-
Financing	:	Self BDT 2,70,000/- (from existing business) 64% Required Investment BDT 1,50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Bucket, Rack, Jug, Mug etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

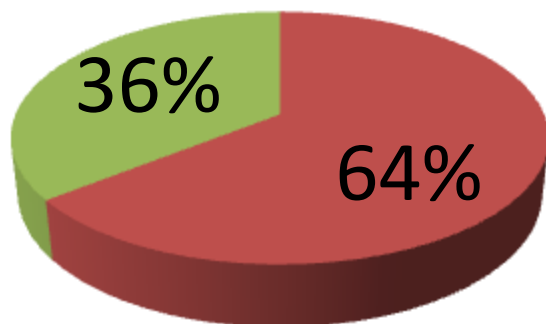
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Crockeries Item	4,150	124,500	1,494,000
<b>Total Sales (A)</b>	<b>4,150</b>	<b>124,500</b>	<b>1,494,000</b>
<b>Less. Variable Expense</b>			
Crockeries Item	3,528	105,825	1,269,900
<b>Total variable Expense (B)</b>	<b>3,528</b>	<b>105,825</b>	<b>1,269,900</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>623</b>	<b>18,675</b>	<b>224,100</b>
<b>Less. Fixed Expense</b>			
Rent		4,000	48,000
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		500	6,000
<b>Total fixed Cost (D)</b>		<b>10,000</b>	<b>54,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,675</b>	<b>170,100</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
RFL Bucket (500 x 150)	75,000	75,000	150,000
Kitchen Rack (36 x 1500)	54,000	0	54,000
Design Jug (400 x 60)	24,000	24,000	48,000
RFL Weardrobe (30 x 1900)	57,000	0	57,000
RFL Tool (200 x 175)	35,000	35,000	70,000
Baby Racker (20 x 200)	4,000	0	4,000
RFL Bowl (70 x 140)	9,800	0	9,800
Others	11,200	16,000	27,200
<b>Total</b>	<b>270,000</b>	<b>150,000</b>	<b>420,000</b>

## Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 150,000
- Total 420,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Crockeries Item	5,950	178,500	2,142,000	2,249,100	2,361,555
<b>Total Sales (A)</b>	<b>5,950</b>	<b>178,500</b>	<b>2,142,000</b>	<b>2,249,100</b>	<b>2,361,555</b>
<b>Less. Variable Expense</b>					
Crockeries Item	5,058	151,725	1,820,700	1,911,735	2,007,322
<b>Total variable Expense (B)</b>	<b>5,058</b>	<b>151,725</b>	<b>1,820,700</b>	<b>1,911,735</b>	<b>2,007,322</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>893</b>	<b>26,775</b>	<b>321,300</b>	<b>337,365</b>	<b>354,233</b>
<b>Less. Fixed Expense</b>					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		200	2,400	3,000	3,500
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		800	9,600	11,500	13,500
<b>Total Fixed Cost</b>		<b>10,400</b>	<b>124,800</b>	<b>128,000</b>	<b>131,000</b>
<b>Net Profit (E) [C-D]</b>		<b>16,375</b>	<b>196,500</b>	<b>209,365</b>	<b>223,233</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</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	150,000		
1.2	Net Profit	196,500	209,365	223,233
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		136,500	285,865
	<b>Total Cash Inflow</b>	<b>346,500</b>	<b>345,865</b>	<b>509,098</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>136,500</b>	<b>285,865</b>	<b>449,098</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







DESIGN JUG-3L

DESIGN JUG-3L

MADE IN CHINA  
Name: Galing Plastic Ltd  
Address: 4/F, 100  
Tel: 852 2411 1111  
Fax: 852 2411 1111



आर एफ एल  
**WATER POT**  
(12 PCS)

02X  
0225L  
0 RED 0 BLUE 0 GREEN

















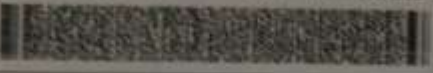
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 বাংলাদেশ সরকার / জাতীয় পরিচয় পত্র



নাম: অকাশ মিয়া  
 Name: Akash Mia  
 পিতা: জেএস মাহু আলম বেগ  
 মাতা: সফুরা বেগম  
 Date of Birth: 02 Nov 1997  
 ID NO: 19030915876000300

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের দ্বারা, জাতীয় পরিচয়পত্র আইন ১৯৯৩ এবং  
 সংশ্লিষ্ট আইন এবং বিধি মোতাবেক প্রদান করা হয়েছে এবং এতে কোন পরিবর্তন করা যাবে না।  
 টিকাক: বাংলাদেশ সরকার, জাতীয় পরিচয়পত্র কার্যালয়, ঢাকা-১৩১০।  
 ১৩১০, দুবাইগড় সড়ক, ঢাকা-১৩১০

জাতীয় পরিচয়পত্র কার্যালয়  
 ঢাকা-১৩১০




গ্রামীণ ব্যাংক  
 গভার্মার, দুবাইগড় সড়ক শাখা

সহজ ঋণের পাশ বই

নাম: হুবু রচ  
 খসড়া নং: ১১৮০  
 ক্রম নং: ০০  
 কেন্দ্র নং: ০৩৩৩৩৩৩৩৩৩  
 কেন্দ্রের নাম: ৪১২  
 এই ঋণের তারিখ: ১১/১১/১৮  
 শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]

# FAMILY PICTURE

