

Proposed NU Business Name: TOWASHA VOLKANIZING & WORKSHOP



Project identification and prepared by: Md. Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. RABIUL ISLAM (BADAN) |
| Age | : | 23-09- 1992(24 Years) |
| Education, till to date | : | Class: Eight |
| Marital status | : | Married |
| Children | : | 01 Daugther |
| No. of siblings: | : | 01 Bother 01 Sister |
| Address | : | Vill: Narhotto, P.O: Narhotto, P.S: Kahalu Dist: Bogra |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MST. SALEHA KHATUN |
| (iii) Father's name | : | MD. ABDUL KHALEK |
| (iv) GB member's info | : | Branch: Narhotto Kahalu, Centre # 52 (Female), Member ID: 2511/2, Group No: 07 Member since: 25-05-2002 To 2009(06Years) First loan: BDT 15000 |
| Further Information: | | Existing Loan: BDT 40,000, 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 | : | 15 years experience in running business 15 Years in own business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01920-775110 |
| Mother's Contact No. | : | 01940-069604 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SALEHA KHATUN joined Grameen Bank since 14 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | TOWASHA VOLKANIZING & WORKSHOP |
| Location | : | Dorgarhat Bazar,Narhotto, Kahalu, Bogra |
| Total Investment in BDT | : | BDT 255,000/- |
| Financing | : | Self BDT 175,000/-(from existing business) 69% Required Investment BDT 80,000/-(as equity) 31% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 15 ft x 25 ft= 375 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tair, Tiub, Ring, Van Parts etc▪ 10% Gain of sale.▪The business is operating by entrepreneur. Existing 03 employee.▪Collects goods from Bogura,Dhaka▪Agreed grace period is 3 months. |

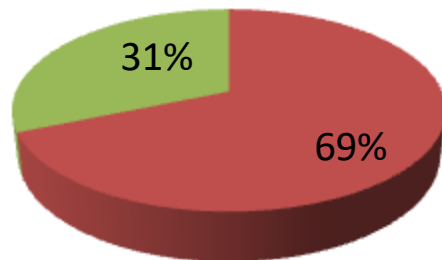
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|-------|---------|---------|
| Revenue(Sales) | | | |
| Tair, Tiub, Ring, Van Parts | 5,000 | 150000 | 1800000 |
| Total Sales (A) | 5,000 | 150000 | 1800000 |
| Less Variable Expense | | | |
| Tair, Tiub, Ring, Van Parts | 4000 | 120000 | 1440000 |
| Total variable Expense (B) | 4,000 | 120000 | 1440000 |
| Contribution Margin (CM) [C=(A-B) | 1,000 | 30000 | 360000 |
| Less Variable Expense | | | |
| Electricity bill | | 700 | 8400 |
| Transportation | | 500 | 6000 |
| Salary (self) | | 5000 | 60000 |
| Guard | | 200 | 2400 |
| Salary(Staff) | | 10,000 | 120000 |
| Entertainment | | 500 | 6000 |
| Mobile bill | | 500 | 6000 |
| Total fixed cost (D) | | 17,400 | 208800 |
| Net Profit (E)= [C-D] | | 12,600 | 151200 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|--------------------|-----------|------------|----------------|------------|------------|---------------|----------------|
| | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed Total |
| | | | (BDT) | | | (BDT) | |
| Bol Beyaring | 50 | 100 | 5000 | 200 | 100 | 20000 | 25000 |
| Tair Tube | 25 | 200 | 5000 | 100 | 200 | 20000 | 25000 |
| Ato Ferm | 2 | 1,000 | 2000 | 20 | 1,000 | 20000 | 22000 |
| Van Parts Item | 400 | 50 | 20000 | 200 | 50 | 10000 | 30000 |
| others | 80 | 100 | 8000 | 100 | 100 | 10000 | 18000 |
| Air Mechin | 2 | 50,000 | 100000 | 0 | 0 | 0 | 100000 |
| Gas Welding Mechin | 1 | 12,000 | 12000 | 0 | 0 | 0 | 12000 |
| Welding Mechin | 1 | 20,000 | 20000 | 0 | 0 | 0 | 20000 |
| Dril Mechin | 1 | 3,000 | 3000 | 0 | 0 | 0 | 3000 |
| Total | 50 | | 175,000 | 620 | 0 | 80,000 | 255000 |

Source of Finance



- Entrepreneur's Contribution 175,000
- Investor's Investment 80,000
- Total 255,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|-------|---------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Tair, Tiub, Ring, Van Parts | 7,000 | 210000 | 2520000 | 2646000 | 2778300 |
| Total Sales (A) | 7,000 | 210000 | 2520000 | 2646000 | 2778300 |
| Less Variable Expense | | | | 0 | 0 |
| Tair, Tiub, Ring, Van Parts | 5600 | 168000 | 2016000 | 2116800 | 2222640 |
| Total variable Expense (B) | 5,600 | 168000 | 2016000 | 2116800 | 2222640 |
| Contribution Margin (CM) [C=(A-B)] | 1,400 | 42000 | 504000 | 529200 | 555660 |
| Less Variable Expense | | | | 0 | 0 |
| Electricity bill | | 1000 | 12000 | 12600 | 13230 |
| Transportation | | 800 | 9600 | 10080 | 10584 |
| Salary (self) | | 5000 | 60000 | 63000 | 66150 |
| Salary(Staff) | | 12000 | 144000 | 151200 | 158760 |
| Guard | | 200 | 2400 | 2520 | 2646 |
| Entertainment | | 700 | 8400 | 8820 | 9261 |
| Mobile bill | | 700 | 8400 | 8820 | 9261 |
| Total fixed cost (D) | | 20,400 | 244800 | 257040 | 269892 |
| Net Profit (E)= [C-D] | | 21,600 | 259200 | 272160 | 285768 |
| Investment Payback | | | 32,000 | 32,000 | 32,000 |

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

| SR# | <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 | 80,000 | | |
| 1.2 | Net Profit | 259200 | 272160 | 285768 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 227,200 | 467,360 |
| | Total Cash Inflow | 339,200 | 499,360 | 753,128 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 80,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32,000 | 32,000 | 32,000 |
| | Total Cash Outflow | 112,000 | 32000 | 32,000 |
| 3 | Net Cash Surplus | 227,200 | 467360 | 721128 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

