

Proposed NU Business Name: **AMIR WORKSHOP**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHYAMOL
Age	:	18-05-1997 (19 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	-
No. of siblings:	:	4 Brothers
Address	:	Vill: Adaria Toal, 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	:	SHAHIDA
(iii) Father's name	:	MD AMIR HOSSAIN
(iv) GB member's info	:	Branch: Ponchosar Munshigonj, Centre # 06(Female), Member ID: 6806/2, Group No: 10 Member since: 23-06-2010 (06 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 28,020/-
(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	:	05 years experience in running business. He has hand training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01943-439209
Family's Contact No.	:	01709-286320
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHIDA joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AMIR WORKSHOP
Location	:	Matbor Bari, Doyal Bazaar, Munshigonj
Total Investment in BDT	:	BDT 725,000/-
Financing	:	Self BDT 645,000/-(from existing business) 89% Required Investment BDT 80,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	33 ft x 14 ft = 642 Square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Steel furniture item etc.▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing 5 employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

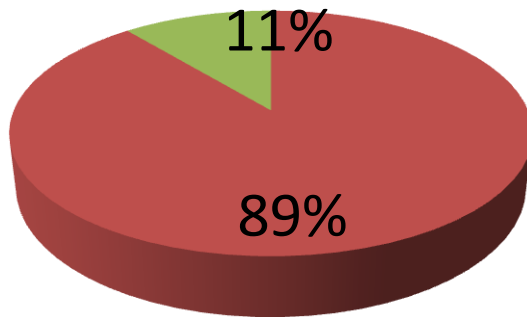
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Steel Furniture	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Steel Furniture	65,000	780,000
Total variable Expense (B)	65,000	780,000
Contribution Margin (CM) [C=(A-B)]	35,000	420,000
Less. Fixed Expense		
Electricity Bill	2,500	30,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Salary (staff)	15,000	180,000
Rent	2,200	26,400
Entertainment	100	1,200
Transportation	1,500	18,000
Total fixed Cost (D)	26,600	319,200
Net Profit (E) [C-D]	8,400	100,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Leath Machine	1	275000	275,000	0	0	0	275,000
Gazdril	2	16000	32,000	0	0	0	32,000
Weilding Machine	3	40000	120,000	0	0	0	120,000
Iron	2000	50	100,000	1100	50	55,000	155,000
Scale	2	21000	42,000	0	0	0	42,000
Plane Sheet	0	0	0	334	75	25,000	25,000
Security	1	75000	75,000	0	0	0	75,000
Others	1	1000	1,000	0	0	0	1,000
Total	2010		645,000	1,433		80,000	725,000

Source of Finance



- Entrepreneur's Contribution 645,000
- Investor's Investment 80,000
- Total 725,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Steel Furniture	130,000	1,560,000	1,638,000	1,719,900
Total Sales (A)	130,000	1,560,000	1,638,000	1,719,900
Less. Variable Expense				
Steel Furniture	84,500	1,014,000	1,064,700	1,117,935
Total variable Expense (B)	84,500	1,014,000	1,064,700	1,117,935
Contribution Margin (CM) [C=(A-B)]	45,500	546,000	573,300	601,965
Less. Fixed Expense				
Electricity Bill	2,500	30,000	32,000	34,000
Mobile Bill	400	4,800	5,500	6,500
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	20,000	240,000	240,000	240,000
Rent	2,200	26,400	26,400	26,400
Entertainment	100	1,200	1,200	1,200
Transportation	2,000	24,000	26,000	28,000
Total Fixed Cost	32,200	386,400	391,100	396,100
Net Profit (E) [C-D]	13,300	159,600	182,200	205,865
Investment Payback		32,000	32,000	32,000

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

	<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	159,600	182,200	205,865
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		127,600	277,800
	Total Cash Inflow	239,600	309,800	483,665
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	32,000	32,000
3	Net Cash Surplus	127,600	277,800	451,665

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:06
Experience & Skill : 5 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
Political unrest

Pictures











FAMILY PICTURE

