

## Proposed NU Business Name: NASMUL OTO ORKSHOP



Project identification and prepared by: BHUIYA MOHIDUL ISLAM  
Unit, Dhaka

Project verified by: MD.Samsul arifin



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

Name	:	<b>NAJMUL HOSSAIN</b>
Age	:	17-12-1995(22 Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	Nil
No. of siblings:	:	4 Brothers
Address	:	Vill:Balna , P.O: Khaskandi P.S:Karanigong , 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	:	Hasina Bugem
(iii) Father's name	:	<b>Aftabuddin</b>
(iv) GB member's info	:	Branch: Rohitpur , Centre # 54/b (Female), Member ID:7273/2, Group No: 04 Member since: 1998-2004(06Years)
Further Information:		First loan: BDT 5,000/-
(v) Who pays GB loan installment	:	Existing loan: BDT 10,000- Outstanding loan: BDT Nil
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	3 years experience in running business.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01839059069
Father's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HASINA BUGEM** joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

# Proposed Nobin Udyokta Business Info

Business Name	:	NASMUL ATO ORKSHOP
Location	:	Baghoir Risibari,Keranigonj,Dhaka .
Total Investment in BDT	:	BDT600000
Financing	:	Self BDT 550000(from existing business) 52% Required Investment BDT 50,000(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT
Size of shop	:	12ft x 7ft= 84square ft
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in exis Poraton ato Exsasarise Etc .</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is won.</li><li>▪Collects goods from Dhaka .</li><li>▪Agreed grace period is 3 months.</li></ul>

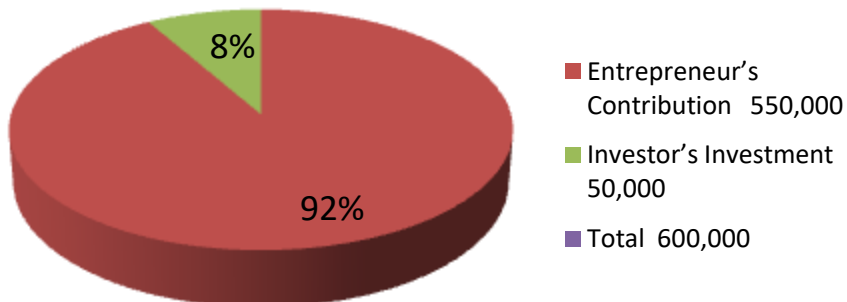
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Poraton Ato Seavise,Aexsarise	1400	42000	504000
	0	0	0
Total Sales(A)	1400	42000	504000
Less Variable Expense (B)			0
Poraton Ato Seavise,Aexsarise	980	29400	352800
Total Variable Expense	980	29400	352800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Electric Bill		2000	24000
Transportaion			0
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		0	0
Generator			0
Salary (Staff-4)			0
Mobil Bill		200	2400
Total Fixed Cost (D)		7400	88800
Net Profit (E)= [C-D]		5200	62400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Poraton ato	1	40000	40000	1	50000	50000	50000
Exsersire	Others		15000				
<b>TOTAL</b>			550000			50000	<b>600000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Poraton Ato					
Seavise,Aexsarise	1700	51000	612000	642600	674730
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1700</b>	<b>51000</b>	<b>612000</b>	<b>642600</b>	<b>674730</b>
<b>Less Variable Expense (B)</b>					
Poraton Ato					
Seavise,Aexsarise	<b>1190</b>	<b>35700</b>	<b>428400</b>	449820	<b>472311</b>
<b>Total Variable Expense</b>	<b>1190</b>	<b>35700</b>	<b>428400</b>	<b>449820</b>	<b>472311</b>
<b>Contributon Margin (CM)</b> <b>[C=(A-B)]</b>	<b>510</b>	<b>15300</b>	<b>183600</b>	<b>192780</b>	<b>202419</b>
<b>Less Fixed Expense</b>					
Electric Bill		2000	24000	24300	24600
Transportaion			0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		200	2400	2400	2400
Entertainment		0	0	0	0
Generator			0	0	0
Mobil Bill			0	100	200
<b>Total Fixed Cost (D)</b>		<b>200</b>	<b>86400</b>	<b>86800</b>	<b>87200</b>
<b>Net Profit (E)= [C-D]</b>		<b>7400</b>	<b>88800</b>	<b>93240</b>	<b>97902</b>
			22 222	22 222	22 222



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60800	126040
	<b>Total Cash Inflow</b>	<b>138,800</b>	<b>154,040</b>	<b>223,942</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>60,800</b>	<b>126,040</b>	<b>195,942</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 12 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







# FAMILY PICTURE

