

**Proposed NU Business Name: M/S MOHOSHIN WORKSHOP**



Project identification and prepared by: Md .Mokter,  
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. RUHUL AMIN</b>
Age	:	31-12-19997(20 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	—
No. of siblings:	:	01 Brother
Address	:	Vill: Pushinda, P.O: Nusratpur Thana: Adamdighi, 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	:	<b>MST. RUJI</b>
(iii) Father's name	:	<b>MD. LOKMAN ALI MONDAL</b>
(iv) GB member's info	:	Branch: Adamdighi, Centre # 33(Female), Member ID: 2216, Group No: 02 Member since: 01-01-1996(20Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT13,500
(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	:	06 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760-799567
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adamdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RUJI** joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S MOHOSHIN WORKSHOP</b>
Location	:	Pushinda, Adamdighi, Bogra
Total Investment in BDT	:	BDT205,400/-
Financing	:	Self BDT 1,45,400/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

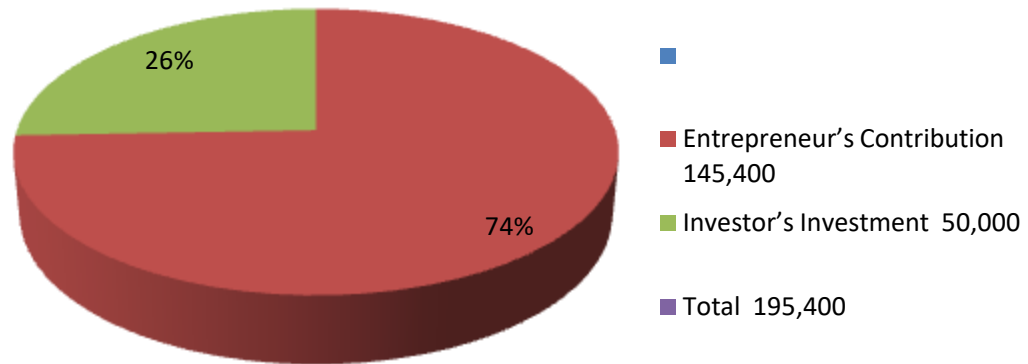
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Angle,Pati,Bar,Shit, Kati	5,000	150000	1800000
<b>Total Sales (A)</b>	5,000	150000	1800000
<b>Less Variable Expense</b>			
	2500	75000	900000
<b>Total variable Expense (B)</b>	2,500	75000	900000
<b>Contribution Margin (CM) [C=(A-B)]</b>	2,500	75000	900000
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		2500	30000
Transportation		1000	12000
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		8,000	96000
Entertainment		200	2400
Genarator		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		17,900	214800
<b>Net Profit (E)= [C-D]</b>		57,100	685200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Angle	300	60	18,000		50000		68,000
Pati	200	50	10,000				10,000
Bar	100	60	6,000				6,000
Shit	50	100	5,000				5,000
Kati	8	800	6,400				6,400
Other							
Security			100,000				100,000
<b>Total</b>			<b>145400</b>		<b>50000</b>		<b>195400</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
	6,000	180000	2160000	2268000	2381400
<b>Total Sales (A)</b>	6,000	180000	2160000	2268000	2381400
<b>Less Variable Expense</b>				0	0
	3000	90000	1080000	1134000	1190700
<b>Total variable Expense (B)</b>	3,000	90000	1080000	1134000	1190700
<b>Contribution Margin (CM) [C=(A-B)]</b>	3,000	90000	1080000	1134000	1190700
<b>Less Variable Expense</b>				0	0
Rent		1,000	12000	12600	13230
Electricity bill		2500	30000	31500	33075
Transportation		1000	12000	12600	13230
Salary (self)		5000	60000	63000	66150
Salary(Staff)		8000	96000	100800	105840
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		300	3600	3780	3969
<b>Total fixed cost (D)</b>		18,000	216000	226800	238140
<b>Net Profit (E)= [C-D]</b>		72,000	864000	907200	952560
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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	50,000		
1.2	Net Profit	864000	907200	952560
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		844,000	1,731,200
	<b>Total Cash Inflow</b>	914,000	1,751,200	2,683,760
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	844,000	1731200	2663760

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:01 Others:0  
Experience & Skill : 6 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Pushinda, Adomdighi, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

