

Proposed NU Business Name: **ABUL KALAM MESINARI WORKSHOP**



Project identification and prepared by: MD. ANISAR RAHAMAN
Parshuram, Feni.

Project verified by: Susanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABUL KALAM
Age	:	05-06-1989(28 Years)
Education, till to date	:	Class-Five
Marital status	:	Married
Children	:	No
No. of siblings:	:	06 Brother
Address	:	Vill:Kismat basura, P.O:Fulgazi P.S: Fulgazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAMNA BEGUM
(iii) Father's name	:	RAJJB ALI
(iv) GB member's info	:	Branch: Fulgazi, Centre # 1(Female), Member ID:1019, Group No: 02 Member since: 2006-2017 First loan: BDT 10000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 000
(v) Who pays GB loan installment	:	Brother
(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	:	16years experience in running business. He has training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813376226
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Porshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAMNA BEGUM joined Grameen Bank since 11 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in their house repair.

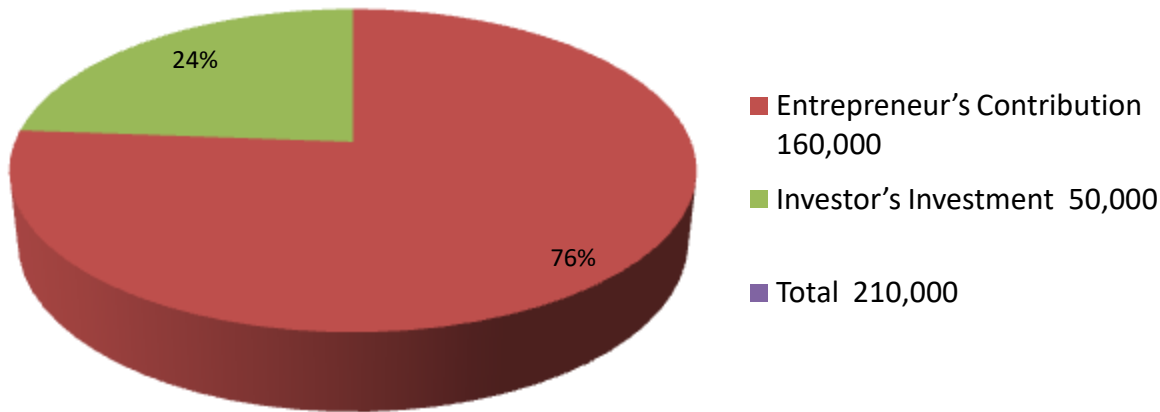
Proposed Nobin Udyokta Business Info

Business Name	:	ABUL KALAM MESINARI WORKSHOP
Location	:	Main road,Thana road matha,Fulgazi,Feni.
Total Investment in BDT	:	BDT 210000/-
Financing	:	Self BDT 160000(from existing business) 76% Required Investment BDT,50,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25ft x 12ft. = 300quare ft
Security of the shop	:	40000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; iron , tire, natbultu.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 1employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
iron, tire,natboltu,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
iron, tire,natboltu,others	2800	84000	1008000
Total Variable Expense	2800	84000	1008000
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		3000	36000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		4500	54000
Entertainment		200	2400
Guard		100	1200
Generator		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		14950	179400
Net Profit (E)= [C-D]		21050	252600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
iron	0	0	50,000			25,000	75,000
tire	0	0	20,000			25,000	45,000
natboltu	0	0	30,000			0	30,000
others	0	0	20,000			0	20,000
security	0	0	40,000			0	40,000
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	0	0	160,000	0	0	50,000	210,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
iron, tire,natboltu,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	3500	105000	1260000	1323000	1389150
Total Variable Expense	3500	105000	1260000	1323000	1389150
Contributon Margin (CM) [C=(A-B)]	1500	45000	540000	567000	595350
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		3000	36000	36300	36600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4500	54000	54000	54000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		14950	177600	178000	178400
Net Profit (E)= [C-D]		30050	360600	378630	397562
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	360,600	378630	397562
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		340600	699230
	Total Cash Inflow	410,600	719,230	1,096,792
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	340,600	699,230	1,076,792

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 25 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Main road , Thana road
matha,Fulgazi,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







കോമ്പോസ്റ്റ് ഡബിൾ





FAMILY PICTURE

