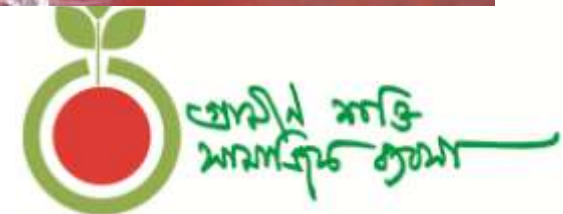


Proposed NU Business Name: **SNIGDA ANONO ATO WORKSHOP**



Project identification and prepared by: Monoranjon,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SUJON MIA
Age	:	16-05-1989 (27 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son 01 Doughter
No. of siblings:	:	1 Brother 01 Sister
Address	:	Vill: Ponchosar P.O: Ponchosar P.S Munshiganj Sador, Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. MOMOTAJ BEGUM
(iii) Father's name	:	LATE. ABUSU MOLLAH
(iv) GB member's info	:	Branch: Ponchosar Centre # 43 (Female), Member ID: 4362/1, Group No: 01 Member since: 09-04-2003(12 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 0/-
(v) Who pays GB loan installment	:	Mother
(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	:	Three years experience in running business. He has training two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01992-645147
W Contact No.	:	01916-466216
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DEAD MOMOTAJ BEGUM joined Grameen Bank since 12 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	:	SNIGDA ANONO ATO WORKSHOP
Location	:	Ponchosar, Munshiganj , Munshiganj
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 200,000(from existing business) 77% Required Investment BDT 60,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 14 ft= 420 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like S.S Glass, Iron, etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing four employee.▪He is doing his business in rent place.▪Collects goods from Narayonganj.▪Agreed grace period is 3 months.

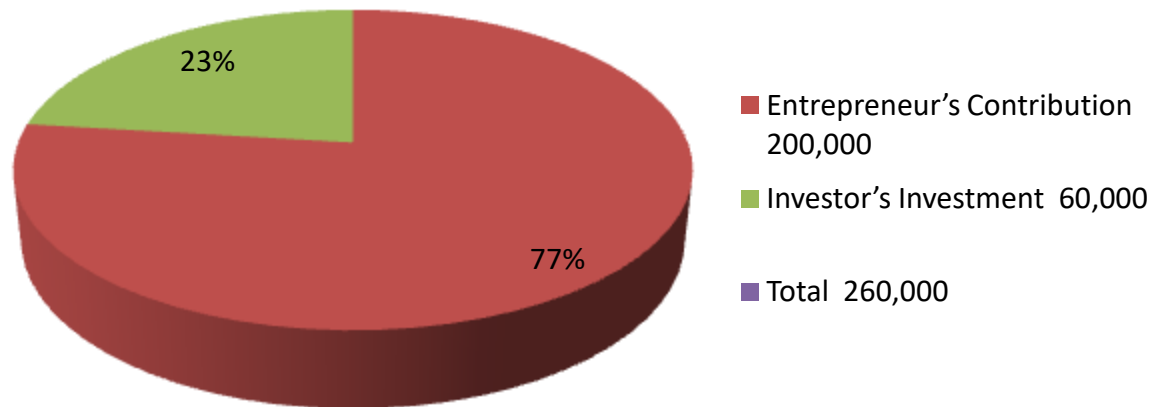
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Iron item	4,500	135,000	16,20,000
Total Sales (A)	4,500	135,000	16,20,000
Less. Variable Expense			
Iron item	3,600	108,000	12,96,000
Total variable Expense (B)	3,600	108,000	12,96,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Transport		5,000	60,000
Electricity Bill		2,000	24,000
Mobile Bill		3,00	3,600
Salary (self)		5,000	60,000
Salary (Staff)		12,000	144,000
Entertainment		300	3,600
Total fixed Cost (D)		24,600	295,200
Net Profit (E) [C-D]		2,400	28,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Led Machine	55000	60,000	115,000
Deil (5*5400)	27,000		27,000
Weelding (2*15,000)	30,000		30,000
Argon (1*32,000)	32,000		32,000
Ganing (5*2000)	10,000		10,000
Compesar (1*56,000)	56,000		56,000
Total	200,000	60,000	260,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Iron item	5,000	150,000	18,00,000	18,90,000	19,84,500
Total Sales (A)	5,000	150,000	18,00,000	18,90,000	19,84,500
Less. Variable Expense					
Iron item	4,000	120,000	14,40,000	15,12,000	15,87,600
Total variable Expense (B)	4,000	120,000	14,40,000	15,12,000	15,87,600
Contribution Margin (CM)					
[C=(A-B)	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Transport		5,000	60,000	60,000	60,000
Electricity Bill		2,000	24,000	24,000	24,000
Mobile Bill		3,00	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		12,000	144,000	144,000	144,000
Entertainment		300	3,600	3,700	3,800
Non Cash Item					
Depreciation					
Total Fixed Cost		24,600	295,200	295,400	295,600
Net Profit (E) [C-D)		5,400	64,800	82,600	101,300
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	64,800	82,600	101,300
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		40,800	99,400
	Total Cash Inflow	124,800	123,400	200,700
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	40,800	99,400	176,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 04 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







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FAMILY PICTURE