

Proposed NU Business Name: **MA WORKSHOP**



Project identification and prepared by: Md. Habil uddin shah,
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Fazlur Rahman
Age	:	03-05-1989(28 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	6 Brothers & 2 Sisters
Address	:	Vill: Dohar ghata, P.O: Dohar, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Fatema
(iii) Father's name	:	Late Sheikh Ansar
(iv) GB member's info	:	Branch: Joypara , Centre # 31(Female), Member ID:2124/1 , Group No: 02 Member since: 01-01-1993 to 2000(07Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 10,000- Outstanding loan: Nil
(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	:	04 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01611581711
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA joined Grameen Bank since 07 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	Ma Workshop
Location	:	Dohar Bazar, Dohar,Dhaka
Total Investment in BDT	:	BDT 620,000
Financing	:	Self BDT 570,000(from existing business) 92% Required Investment BDT 50,000(as equity) 8%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	100ft x 30ft= 3000 square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing items like: Auto, Rickshaw▪Average 40% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Joypara,Dohar,Dhaka.▪Agreed grace period is 3 months.

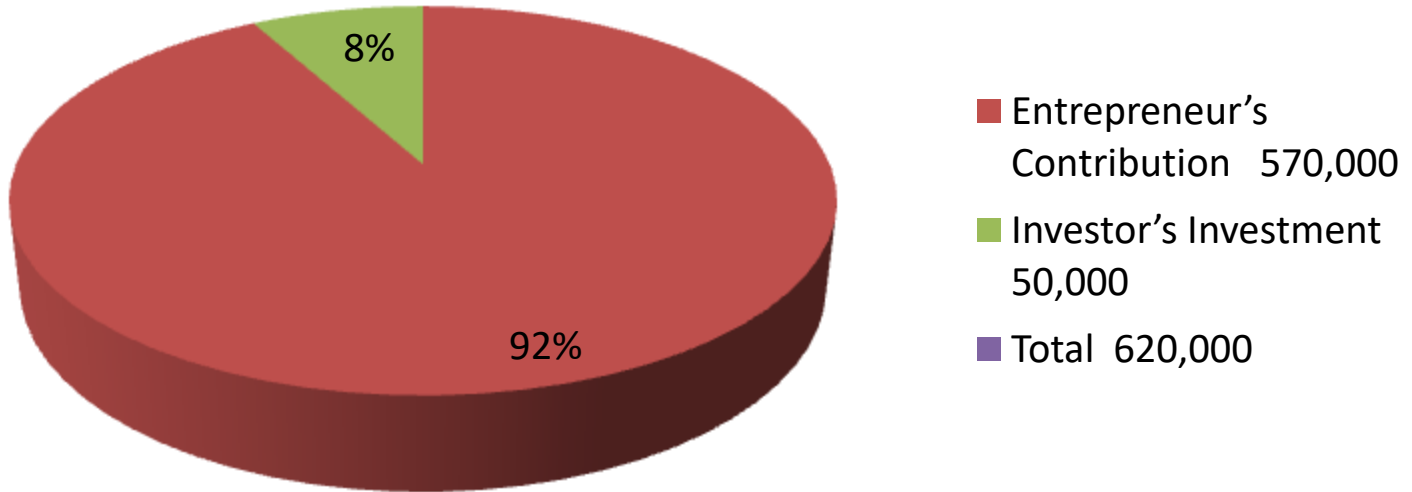
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Old auto,charging	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less. Variable Expense			
Old auto,charging	2100	63000	756000
Total variable Expense (B)	2100	63000	756000
Contribution Margin (CM) [C=(A-B)]	1400	42000	504000
Less. Fixed Expense			
Rent		1500	18000
Mobile Bill		300	3600
Genaretor			
Electricity Bill		25000	300000
Salary (self)		5000	60000
Entertainment		300	3600
Security Guard		1,00	1,200
Total fixed Cost (D)		32200	386400
Net Profit (E) [C-D]		9800	117600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Auto	03	150000	450000	01	50000	50000	500000
Rickshaw	03	40000	120000	00	00		120000
Total	06	190000	570000	01		50000	620000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Old auto,charging	4000	120000	140000	1512000	1587600
		0	0	0	0
Total Sales (A)	4000	120000	140000	1512000	1587600
Less. Variable Expense		0	0	0	0
Old auto,charging	2400	72000	864000	907200	952560
		0	0	0	0
Total variable Expense (B)	2400	72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)]	1600	48000	576000	604800	635040
Less. Fixed Expense					
Rent		1500	18000	19000	19000
Mobile Bill		300	3600	3800	3800
Genaretor					
Electricity Bill		25000	300000	300000	300000
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3800
Security Guard		100	1,200	1200	1300
Total fixed Cost (D)		32200	386400	387600	387900
Net Profit (E) [C-D]		15800	189600	217200	247140
Investment Payback			20000	20000	20000

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	189600	217200	247140
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		169600	366800
	Total Cash Inflow	239600	386800	613940
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)	20,000	20,000	20,000
	Total Cash Outflow	70000	20000	20,000
3	Net Cash Surplus	169600	366800	593940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
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







FAMILY PICTURE

