

Proposed NU Business Name: **GRILL WORKSHOP**



Project identification and prepared by: Mujaharul Islam,
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Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MANIK HOSSAIN
Age	:	10-05-1992 (24 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	4 Brother,3 Sister
Address	:	Vill: Lotifpur, P.O: Bogra, P.S: Bogura Sadar, 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	:	MST. MOBASSERA BEGUM
(iii) Father's name	:	MD. MONIR HOSSAIN
(iv) GB member's info	:	Branch: Sultangonj, Shahjahanpur, Centre # 41(Female), Member ID: 7084/3; No:06 Member since: 03-05-2011(05 Years) First loan: -10000 taka.
Further Information:		Existing Loan: BDT 16000, Outstanding loan: BDT 8608
(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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01926790195
Mother's Contact No.	:	01736613401
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOBASSERA BEGUM joined Grameen Bank since 05 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	GRILL WORKSHOP
Location	:	Latifpur colony , bot tola, korotoya road
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200,000/-(from existing business) 67% Required Investment BDT 1,00,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 15,000/-
Size of shop	:	24 ft x 14 ft= 336 square ft
Security of the shop	:	BDT 80000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Glass, iron etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees. After getting equity fund 2 employee will be appointed▪The shop is rented.▪Collects goods from Bugra.▪Agreed grace period is 3 months.

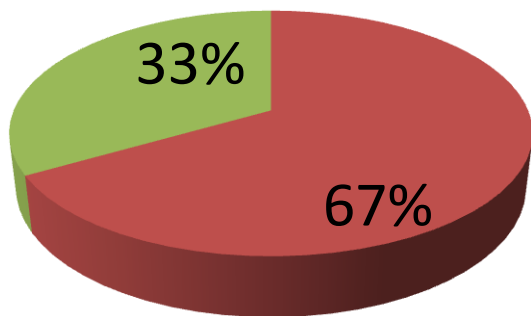
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Sanitary Item	130,000	1,560,000
Total Sales (A)	130,000	1,560,000
Less. Variable Expense		
Sanitary Item	97,500	1,170,000
Total variable Expense (B)	97,500	1,170,000
Contribution Margin (CM) [C=(A-B)]	32,500	390,000
Less. Fixed Expense		
Rent	1,700	20,400
Mobile Bill	1,500	18,000
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Guard	300	3,600
Entertainment	500	6,000
Electricity Bill	3,000	36,000
Salary (staff)	12,000	144,000
Total fixed Cost (D)	25,000	300,000
Net Profit (E) [C-D]	7,500	90,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Glass (m)	30	950	28,500	100	200	20,000	48,500
MS Pipe	100	600	60,000	0	0	0	60,000
Iron	2	45000	90,000	300	100	30,000	120,000
Thai bar	100	100	10,000	500	100	50,000	60,000
Others	100	115	11,500	0	0	0	11,500
Total	332		200,000	900		100,000	300,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Sanitary Item	190,000	2,280,000	2,394,000
Total Sales (A)	190,000	2,280,000	2,394,000
Less. Variable Expense			
Sanitary Item	142,500	1,710,000	1,795,500
Total variable Expense (B)	142,500	1,710,000	1,795,500
Contribution Margin (CM) [C=(A-B)]	47,500	570,000	598,500
Less. Fixed Expense			
Rent	1,700	20,400	20,400
Mobile Bill	1,600	19,200	20,000
Salary (self)	5,000	60,000	60,000
Transportation	1,500	18,000	20,000
Guard	300	3,600	3,600
Entertainment	500	6,000	7,000
Electricity Bill	3,000	36,000	36,000
Salary (staff)	20,000	240,000	240,000
Total Fixed Cost	33,600	403,200	407,000
Net Profit (E) [C-D]	13,900	166,800	191,500
Investment Payback		60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	166,800	191,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		106,800
	Total Cash Inflow	266,800	298,300
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	106,800	238,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

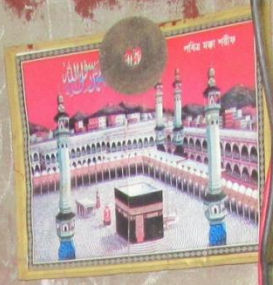
THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

