

Proposed NU Business Name: **SHAHID MACENERIES & WORKSHOP**



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Chagolnaya Unit, Feni

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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SHAHIDUL ISLAM</b>
Age	:	17-02-1986 (31 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	0 Son & 0 Daughter
No. of siblings:	:	05 Brothers & 03 Sisters
Address	:	Vill: Uttor Jos Pur, P.O: Uttor Jos Pur, P.S: Chagolnya, 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	:	<b>SEMONA BEGUM</b>
(iii) Father's name	:	<b>ABU AHMOD</b>
(iv) GB member's info	:	Branch: Jospur, Centre # 07 (Female), Member ID: 1243/1, Group No: 03 Member since 005-03-2006/2013 (07Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(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	:	08 Years experience in the business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-923739
Mother's Contact No.	:	01838-175745
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SEMONA BEGUM** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

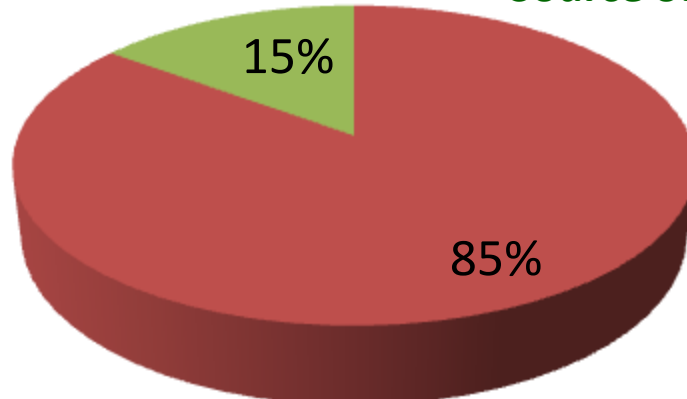
Business Name	:	<b>SHAHID MACENERIES &amp; WORKSHOP</b>
Location	:	Chad Gazi Bot toly Bazar,chagolnya, Feni
Total Investment in BDT	:	BDT 4,70,000/-
Financing	:	Self BDT 4,00,000/-(from existing business) 85% Required Investment BDT 70,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5ft x 10 ft= 50 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He run his business.</li><li>▪The business is operating by entrepreneur. Existing two employees.</li><li>▪Collects goods from Dhaka.</li><li>▪Average 20 % gain on sales.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Lainar, Ring, Barring, Nojel, Mobil ETC	4000	120000	1440000
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Lainar, Ring, Barring, Nojel, Mobil ETC	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		700	8400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Intertainment		300	3600
Gard		250	3000
Generator		300	3600
Mobil Bill		300	3600
Total Fixed Cost (D)		19150	229800
Net Profit (E)= [C-D]		4850	58200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Lainar	10	660	6600	20	660	13200	19800
Pictoka	12	420	5040	15	420	6300	11340
Ring	200	150	30000	150	150	22500	52500
Bearing	10	850	8500			0	8500
Nojel	40	170	6800			0	6800
Mobil	100	220	22000			0	22000
Security			100000			0	100000
Beran Ship	30	4200	126000	5	4200	21000	147000
Others			95060			7000	102060
	402	6670	400,000	190	5,430	70,000	470,000

### Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 70,000
- Total 470,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Lainar, Ring, Barring, Nojel, Mobil ETC	4500	135000	1620000	1701000	1786050
<b>Total Sales(A)</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>	<b>1701000</b>	<b>1786050</b>
<b>Less Variable Expense (B)</b>					
Lainar, Ring, Barring, Nojel, Mobil ETC	<b>3600</b>	<b>108000</b>	<b>1296000</b>	1360800	<b>1428840</b>
<b>Total Variable Expense</b>	<b>3600</b>	<b>108000</b>	<b>1296000</b>	<b>1360800</b>	<b>1428840</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>	<b>340200</b>	<b>357210</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		700	8400	8700	9000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		300	3600	3600	3600
Gard		250	3000	3000	3000
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>19150</b>	<b>226200</b>	<b>226780</b>	<b>227369</b>
<b>Net Profit (E)= [C-D]</b>		<b>7850</b>	<b>94200</b>	<b>98910</b>	<b>103856</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	94,200	98910	103855.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66200	137110
	<b>Total Cash Inflow</b>	<b>164,200</b>	<b>165,110</b>	<b>240,966</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>66,200</b>	<b>137,110</b>	<b>212,966</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures













# FAMILY PICTURE

