

**Proposed NU Business Name: ANWAR METAL WORKSHOP**



Project identification and prepared by: Md. Habil Uddin Sha  
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



## Brief Bio of The Proposed Nobin Udyokta

|  |   |   |
|--|---|---|
| Name   | : | <b>SHEK ANWAR</b>   |
| Age  | : | 05-08-1983(34 Years)  |
| Education, till to date                          | : | Class one   |
| Marital status                                   | : | Married   |
| Children   | : | 1 son 2 daughters   |
| No. of siblings:                                 | : | 1 Brother & 1 Sister  |
| Address  | : | Vill: bethua,, P.O: Muksedpur, P.S: Dohar, Dhaka ,  |
| 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>Anguri Begum</b>   |
| (iii) Father's name                              | : | <b>Leat Amjad hossen</b>  |
| (iv) GB member's info                            | : | Branch:Muksedpur, Centre # 19 (Female),<br>Member ID:1876, Group No: 01<br>Member since: 01-01-2000- 2017(17Years)<br>First loan: BDT 3,000/- |
| Further Information:                             |   | Existing loan: BDT 120,000- Outstanding loan: BDT68401 Nill   |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 15 years experience in running business.               |
| Other Own/Family Sources of Income  | : | Nil  |
| Other Own/Family Sources of Liabilities   | : | Nil  |
| Entrepreneur Contact No.  | : | 01725650524  |
| Mother's Contact No.  | : |  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka |

**ANGURI BEGUM** joined Grameen Bank since 17years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

# Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>ANWAR METAL WORKSHOP</b>   |
| Location  | : | Fultola Bazar, Dohar,Dhaka.   |
| Total Investment in BDT                           | : | BDT 150,000   |
| Financing   | : | Self BDT 100,000(from existing business) 67%<br>Required Investment BDT 50,000(as equity) 33%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | 20ft x 15ft= 300square ft   |
| Security of the shop                              | : | BDT   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Almary,showcase,wardrop, etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dohar.Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul> |

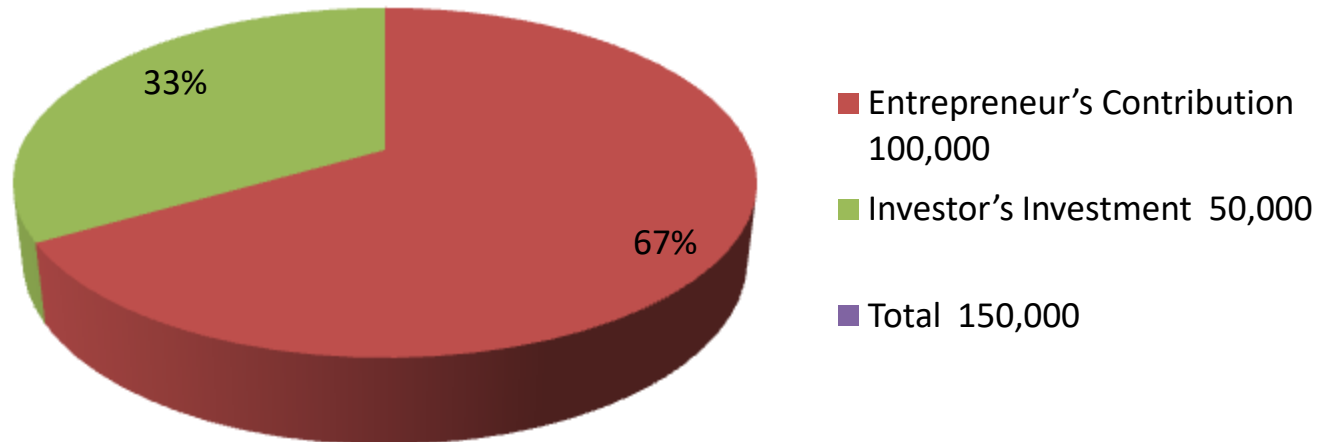
## Existing Business (BDT)

| Particular                                | Daily | Monthly | Yearly  |
|---|-------|---------|---------|
| <b>Revenue (sales)</b>                    |       |         |         |
| Showcase, waredrop, almary, etc           | 3000  | 90000   | 1080000 |
|   |       |         |         |
| <b>Total Sales (A)</b>                    | 3000  | 90000   | 1080000 |
| <b>Less. Variable Expense</b>             |       |         |         |
| Showcase, waredrop, almary, etc           | 2100  | 63000   | 756000  |
|   |       |         |         |
| <b>Total variable Expense (B)</b>         | 2100  | 63000   | 756000  |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 900   | 27000   | 324000  |
| <b>Less. Fixed Expense</b>                |       |         |         |
| Rent                                      |       | 4000    | 48000   |
| Mobile Bill                               |       | 200     | 2400    |
| Salary(staff)                             |       | 10000   | 120000  |
| Electricity Bill                          |       | 1500    | 18000   |
| Salary (self)                             |       | 5000    | 60000   |
| Entertainment                             |       | 300     | 3600    |
| Security Guard                            |       | 200     | 2400    |
| <b>Total fixed Cost (D)</b>               |       | 21200   | 254400  |
| <b>Net Profit (E) [C-D]</b>               |       | 5800    | 69600   |

## Investment Breakdown

| Existing     |      |            |               | Proposed |            |               |                |
|--------------|------|------------|---------------|----------|------------|---------------|----------------|
| Particulars  | Qty. | Unit Price | Amount (BDT)  | Qty      | Unit Price | Amount (BDT)  | Proposed Total |
| Almary       | 5    | 10000      | 50,000        | sheet    |            | 50,000        | 100,000        |
| Meatsafe     | 4    | 2500       | 10000         |          |            |               |                |
| box          | 5    | 4000       | 20000         |          |            |               |                |
| Others       |      |            | 20,000        | 0        | 0          | 0             | 50,000         |
| Security     |      |            |               |          |            |               |                |
| <b>Total</b> |      |            | <b>100000</b> |          |            | <b>50,000</b> | <b>150,000</b> |

## Source of Finance



## Financial Projection (BDT)

| Particular                                | Daily       | Monthly       | 1st Year       | 2nd Year       | 3rd Year       |
|---|-------------|---------------|----------------|----------------|----------------|
| <b>Revenue (sales)</b>                    |             |               |                |                |                |
| Meatsaf,Waredrop,Almary,etc               | 4000        | 120000        | 1440000        | 1512000        | 1587600        |
|   |             | 0             | 0              | 0              | 0              |
| <b>Total Sales (A)</b>                    | <b>4000</b> | <b>120000</b> | <b>1440000</b> | <b>1512000</b> | <b>1587600</b> |
| <b>Less. Variable Expense</b>             |             | 0             | 0              | 0              | 0              |
| Meatsaf,Waredrop,Almary,etc               | 2800        | 84000         | 1008000        | 1058400        | 1111320        |
|   |             | 0             | 0              | 0              | 0              |
| <b>Total variable Expense (B)</b>         | <b>2800</b> | <b>84000</b>  | <b>1008000</b> | <b>1058400</b> | <b>1111320</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>1200</b> | <b>36000</b>  | <b>432000</b>  | <b>453600</b>  | <b>476280</b>  |
| <b>Less. Fixed Expense</b>                |             |               |                |                |                |
| Rent                                      |             | 4000          | 48000          | 50000          | 50000          |
| Mobile Bill                               |             | 200           | 2400           | 2500           | 2500           |
| Salary(staff)                             |             | 10000         | 120000         | 120000         | 120000         |
| Electricity Bill                          |             | 1500          | 18000          | 18000          | 18000          |
| Salary (self)                             |             | 5000          | 60000          | 60000          | 60000          |
| Entertainment                             |             | 300           | 3600           | 3800           | 3800           |
| Security Guard                            |             | 200           | 1,200          | 1300           | 1300           |
| <b>Total fixed Cost (D)</b>               |             | <b>21200</b>  | <b>254400</b>  | <b>256800</b>  | <b>256800</b>  |
| <b>Net Profit (E) [C-D]</b>               |             | <b>14800</b>  | <b>177600</b>  | <b>196800</b>  | <b>219480</b>  |
| <b>Investment Payback</b>                 |             |               | 20000          | 20000          | 20000          |



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

| Sl #     | Particulars                                       | Year 1 (BDT)  | Year 2 (BDT)  | Year 3 (BDT)  |
|----------|---|---------------|---------------|---------------|
| <b>1</b> | <b>Cash Inflow</b>                                |               |               |               |
| 1.1      | Investment Infusion by Investor                   | 50,000        |               |               |
| 1.2      | Net Profit  | 177600        | 196800        | 219480        |
| 1.3      | Depreciation (Non cash item)                      |               | -             | -             |
| 1.4      | Opening Balance of Cash Surplus                   |               | 70000         | 246800        |
|          | <b>Total Cash Inflow</b>                          | <b>227600</b> | <b>266800</b> | <b>466280</b> |
| <b>2</b> | <b>Cash Outflow</b>                               |               |               |               |
| 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        |
|          | <b>Total Cash Outflow</b>                         | <b>157600</b> | <b>20,000</b> | <b>20,000</b> |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>70000</b>  | <b>246800</b> | <b>446280</b> |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:2  
Experience & Skill : 10 Years  
Quality goods & services;  
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  
Political unrest

Pictures





