

## Proposed NU Business Name: **SHOHEL WORKSHOP**



Project identification and prepared by: Md Mokter,  
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD. SHOHEL RANA AKNDO</b>
Age	:	22-05-1992(25 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother
Address	:	Vill: Arjungari Shakoya, P.O: Nusratpur, Thana: Adomdighi, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. AYASHA SHIDDIKA</b>
(iii) Father's name	:	<b>MD. RAFIQUUL ISLAM</b>
(iv) GB member's info	:	Branch: Adomdighi , Centre # 2 Female), Member ID: 8063/1, Group No: 08 Member since: 03-05-1997 (20Years) First loan: BDT1, 5000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT: 7,240/-
(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	:	01 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-783876
Mother's Contact No.	:	01777-239541
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. AYSHA SIDDIKA** joined Grameen Bank since 20 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

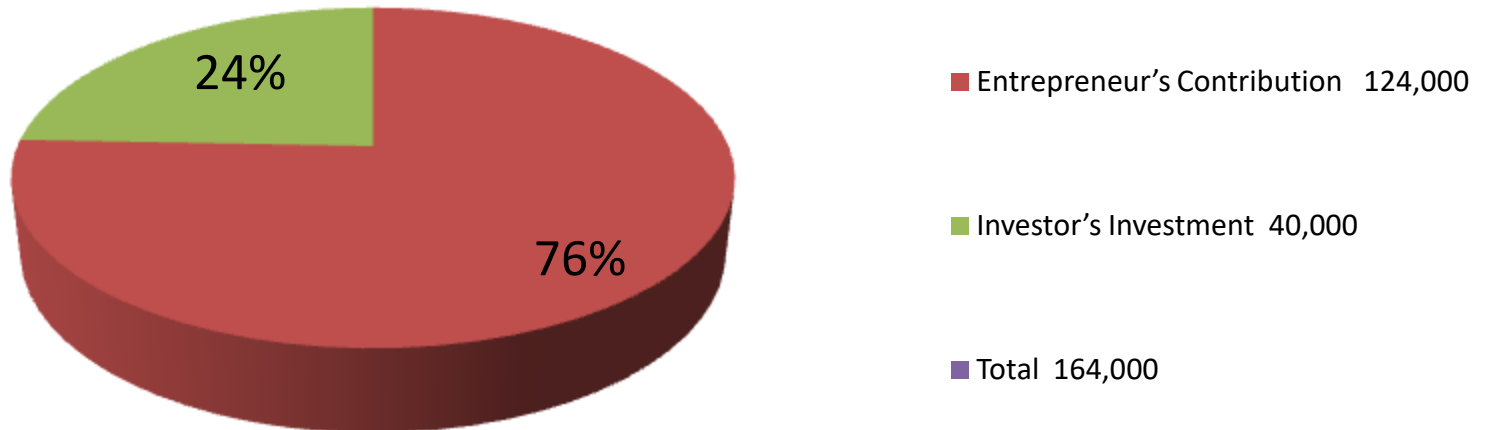
Business Name	:	<b>SHOHEL WORKSHOP</b>
Location	:	Muril Bazzar, Adomdighi, Bogra
Total Investment in BDT	:	BDT 164,,000/-
Financing	:	Self BDT 124,000/- (from existing business) 76% Required Investment BDT 40,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10*8=80
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Milk etc.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ One will be appointed in the future.</li><li>▪ Collects goods from Adomdighi, Bogra</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
	2,000	60000	720000
<b>Total Sales (A)</b>	2,000	60000	720000
<b>Less Variable Expense</b>			
	1500	45000	540000
<b>Total variable Expense (B)</b>	1,500	45000	540000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15000	180000
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		500	6000
Transportation		200	2400
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		7,000	84000
<b>Net Profit (E)= [C-D]</b>		8,000	96000

5 Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Injil Puli	10	300	3,000				3,000
Haps	20	200	4,000				4,000
Alai Puli	20	400	8,000				8,000
Shap	30	300	9,000				9,000
Giyar	10	4,000	40,000				40,000
Sallo Machine	3	10,000	30,000	3	10,000	30,000	60,000
Security			30,000				30,000
Others						10,000	10,000
Total	83		124,000	3		40,000	164,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
	2,500	75000	900000	945000	992250
<b>Total Sales (A)</b>	2,500	75000	900000	945000	992250
<b>Less Variable Expense</b>				0	0
	1,875	56250	675000	708750	744187.5
<b>Total variable Expense (B)</b>	1,875	56250	675000	708750	744187.5
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	625	18750	225000	236250	248062.5
<b>Less Variable Expense</b>				0	0
Rent		1,000	12000	12600	13230
Electricity bill		500	6000	6300	6615
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		100	1200	1260	1323
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
<b>Total fixed cost (D)</b>		7,000	84000	88200	92610
<b>Net Profit (E)= [C-D]</b>		11,750	141000	148050	155452.5
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

SR#	<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	40,000		
1.2	Net Profit	141000	148050	155452.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		125,000	257,050
	<b>Total Cash Inflow</b>	181,000	273,050	412,503
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	56,000	16000	16,000
3	<b>Net Cash Surplus</b>	125,000	257050	396502.5

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Muril Bazaar Raykhli  
Road, Adomdighi,Bogra

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

