

**Proposed NU Business Name:IMAM HOSSAIN WORKSHOP**



Project identification and prepared by:MD: Bellal Hossain  
Dagonbhuiyan, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>IMAM HOSSAIN</b>
Age	:	07-02-1983 ( 34Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01Son,01Dauther
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Villi: South Alipur, P.O: Somibhuyain Hat, P.S: Dagonvuiyan, 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>SORIFA KHATUN</b>
(iii) Father's name	:	<b>ABDUL MANNAN</b>
(iv) GB member's info	:	Branch:Chorparboty companiongong, Centre # 08 (Female), Member ID: 1345, Group No: 02 Member since: 2004-2012 ( 08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000 Outstanding loan: 0
(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	:	07 years experience in running business. 05 Years in own business. He has 01year training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823580992
Family's Contact No.	:	01882467051
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SORIFA KHATUN** joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>IMAM HOSSAIN WORKSHOP</b>
Location	:	Chowdharuyhat Road,Langartak,Nohakhali.
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240,000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business(estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	22 ft x 20 ft= 440 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; S.S Almira,SteelDoor, Window, Iron etc.</li><li>▪Average 30% gain on sales.</li><li>▪The business is operating by the entrepreneur himself. He has 07 employee.</li><li>▪One will be appointed after getting equity money</li><li>▪ The shop is rented.</li><li>▪ Collects goods from bashurhat.</li><li>▪ Agreed grace period is 3 months.</li></ul>

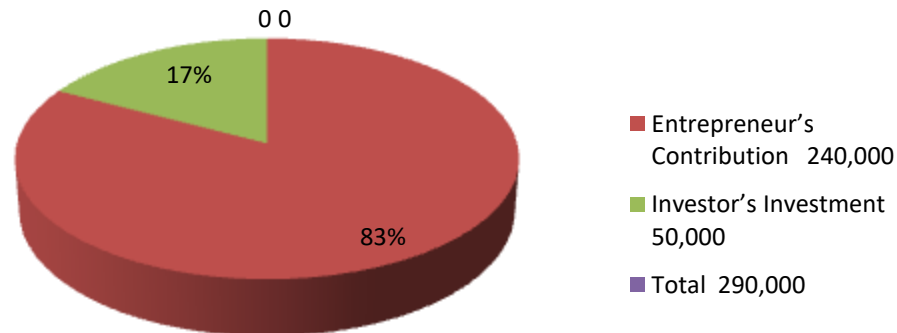
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Steel almira,door>window, loha etc.	5500	165000	1980000
<b>Total Sales (A)</b>	5500	165000	1980000
<b>Less Variable Expense</b>			
Steel almira,door>window, loha etc.	3850	115500	1386000
<b>Total variable Expense (B)</b>	3850	115500	1386000
<b>Contribution Margin (CM) [C=(A-B)</b>	1650	49500	594000
<b>Less Variable Expense</b>			
Rent		2000	24000
Electricity bill		1200	14400
Transportation		1500	18000
Salary (self)		5000	60000
Salary(Staff)		35000	420000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		45400	544800
<b>Net Profit (E)= [C-D]</b>		4100	49200

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Almira	3	25000	75000	0	0	0	75000
Door	5	7000	35000	0	0	0	35000
Window	5	10000	50000	0	0	0	50000
Loha	0	0	50000	0	0	50000	100000
Others	0	0	20000	0	0	0	20000
Security			10000			0	10000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>240000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>290000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Steel almira,door>window, loha etc.	6600	198000	2376000	2494800	2619540
<b>Total Sales (A)</b>	6600	198000	2376000	2494800	2619540
<b>Less Variable Expense</b>					
Steel almira,door>window, loha etc.	4620	138600	1663200	1746360	1833678
<b>Total variable Expense (B)</b>	4620	138600	1663200	1746360	1833678
<b>Contribution Margin (CM) [C=(A-B)]</b>	1980	59400	712800	748440	785862
<b>Less Variable Expense</b>					
Rent		2000	24000	24000	24000
Electricity bill		1500	18000	18200	18400
Transportation		1800	21600	21800	22000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		40000	480000	480000	480000
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		51200	614400	615000	615600
<b>Net Profit (E)= [C-D]</b>		8200	98400	133440	170262
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	98400	133440	170262
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		78,400	191,840
	<b>Total Cash Inflow</b>	148,400	211,840	362,102
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	78,400	191,840	342,102

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 12 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















वाक ज्ञानी वाः मात

श्री गणेशाय नमः

TOYO



तस्या श्री गणेशाय नमः गता गता

Small white notice or sign on the wall.



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# FAMILY PICTURE

