

Proposed NU Business Name: **MS NASIR WORKSHOP**



Project identification and prepared by: Md Mokter,
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Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NASIR MONDAL
Age	:	06-04-1994 (23 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Sister,01 Brother
Address	:	Vill: Dottabari, P.O:Shawol.Thana: Adomdighi,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. NASIMA BEGUM
(iii) Father's name	:	MD. JAHORUL MONDAL
(iv) GB member's info	:	Branch: Adomdighi , Centre #12 (Female), Member ID: 9437, Group No: 12 Member since: 01-04-2004 (08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 10,000, Outstanding loan: BDT:Nil
(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	:	03 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.	:	01749-566252
Mother's Contact No.	:	01746-346929
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NASIMA BEGUM joined Grameen Bank since 08 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	:	MS NASIR WORKSHOP
Location	:	Datapara, Shayol, Adomdighi, Bogra
Total Investment in BDT	:	BDT 139,00/-
Financing	:	Self BDT 89,800/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft = 600 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Cycle part sale and servicing etc.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Adomdighi, Bogra▪ Agreed grace period is 3 months.

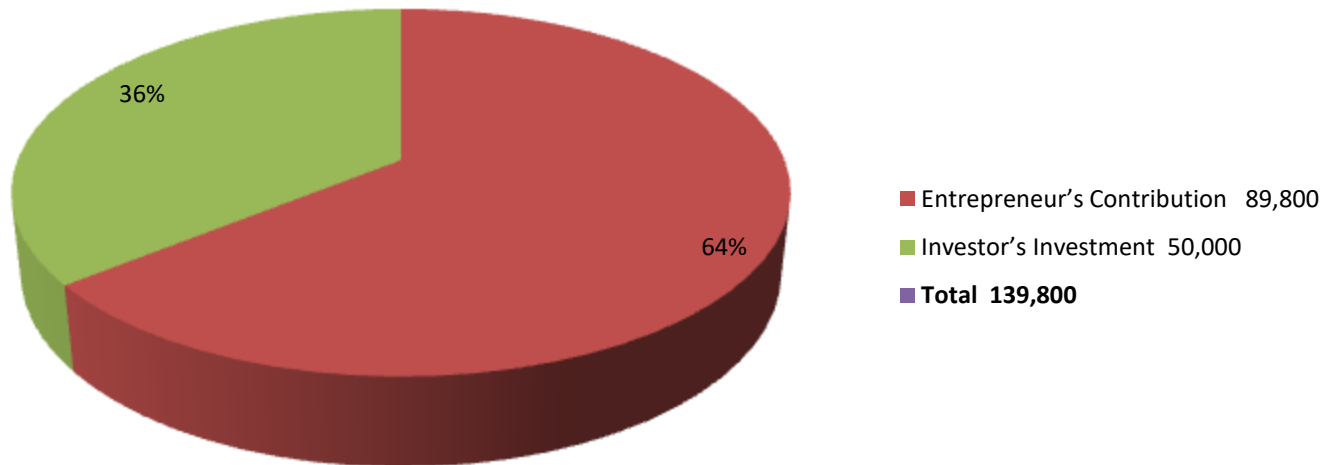
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Motor parts Sales	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Cost	1,050	31,500	378,000
Total variable Expense (B)	1,050	31,500	378,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		100	1,200
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		5,000	60,000
Entertainment		200	2,400
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		12,000	144,000
Net Profit (E) [C-D]		1,500	18,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ring	10	300	3,000	0	0	0	3,000
Fita	10	400	4,000	0	0	0	4,000
Shap	3	400	1,200	0	0	0	1,200
Bearing	50	100	5,000	0	0	0	5,000
Spring	7	1000	7,000	0	0	0	7,000
Sokab	6	1600	9,600	0	0	0	9,600
Salo Machine	4	15000	60,000	3	15000	45,000	105,000
others	0	50000	0	1	5000	5,000	5,000
Total	0	0	89,800	0	0	50,000	139,800

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				0	-
Milk sales	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Product cost	1,750	52,500	630,000	661,500	694,575
Total variable Expense (B)	1,750	52,500	630,000	661,500	694,575
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
House rant		1,000	12,000	12,000	12,000
Electricity Bill		100	1,200	1,200	1,200
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		12,000	144,000	144,000	144,000
Net Profit (E) [C-D]		10,500	126,000	139,500	153,675
Investment Payback			20,000	20,000	20,000

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

SI #	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	126,000	139,500	153,675
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		106,000	225,500
	Total Cash Inflow	176,000	245,500	379,175
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	106,000	225,500	359,175

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Arjungari, Adomdighi,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

