

**Proposed NU Business Name: BISMILLAH WORKSHOP**

Project identification and prepared by: Md.Moshiur Rahman.  
Sonagazi.

Project verified by: Susanto Kumar Bishas



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

Name	:	<b>MD. SOHEL</b>
Age	:	15-06-1986 (31Years)
Education, till to date	:	Class three
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	5 Brothers, 01 Sisters
Address	:	Vill: Shonapur P.O: Shonapur bazar P.S: Sonagazi 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>KHOTIJA KHATUN</b>
(iii) Father's name	:	<b>MD. FAKIR AHAMMED</b>
(iv) GB member's info	:	Branch : Amirabad, Sonagazi Centre 23 (Female), Member ID: 2352, Group No: 02 Member since: 02-03-11(6years) First loan: BDT 3000
Further Information:		Existing loan: BDT 30000, Outstanding Loan: 10760
(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.)	:	Yes
Business Experiences and Training Info	:	02 years experience in running business.02 Years in own business He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823171037
Family's Contact No.	:	01879762880
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHOTIJA KHATUN** joined Grameen Bank since 06 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

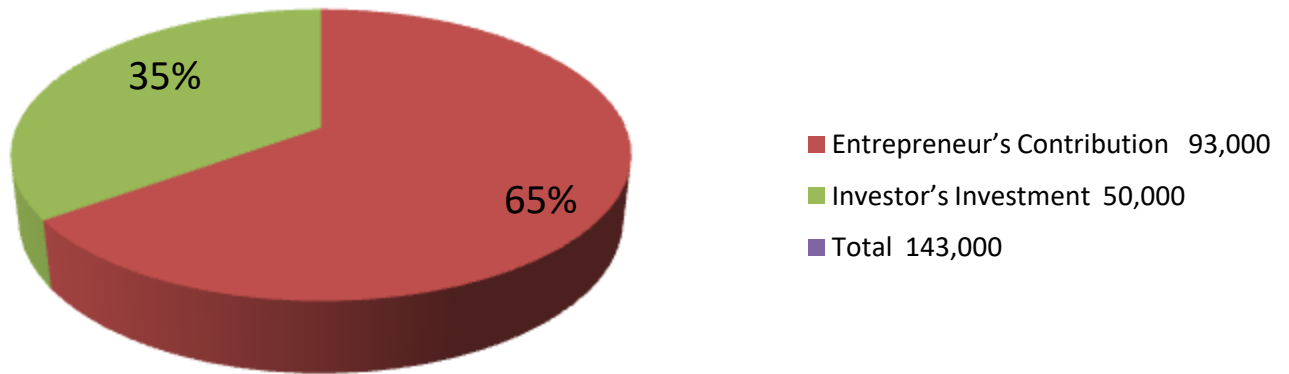
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BISMILLAH WORKSHOP</b>
Location	:	Sonapur Bazar, Sonagazi
Total Investment in BDT	:	BDT 143,000/-
Financing	:	Self BDT 93000/- (from existing business) 74% 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	:	12ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Gas sylender, Engine parts, Engine Oil, e.t.c</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Local Feni Sadar.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Gas cylinder, Engine parts, Engine Oil, e.t.c	1500	45000	540000
	0	0	0
Total Sales (A)	1500	45000	540000
Less Variable Expense (B)			0
Gas cylinder, Engine parts, Engine Oil, e.t.c	1125	33750	405000
Total Variable Expense	1125	33750	405000
Contribution Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		700	8400
Electric Bill		200	2400
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		200	2400
Guard			0
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		6700	80400
Net Profit (E) = [C-D]		4550	54600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gas cylinder, Engine parts, etc			83,000			50,000	133,000
<b>Security</b>			10,000			0	10,000
			0			0	0
	0	0	93,000	0	0	50,000	143,000

### Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Gas sylender,Engine parts,Engine Oil,e.t.c	2000	60000	720000	756000	793800
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Less Variable Expense (B)</b>					
Gas sylender,Engine parts,Engine Oil,e.t.c	1500	45000	540000	567000	595350
<b>Total Variable Expense</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>					
Rent		700	8400	8400	8400
Electric Bill		200	2400	2700	3000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		200	2400	2400	2400
Gard			0	0	0
Generator			0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>6700</b>	<b>80400</b>	<b>80980</b>	<b>81569</b>
<b>Net Profit (E)= [C-D]</b>		<b>8300</b>	<b>99600</b>	<b>104580</b>	<b>109809</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	99,600	104580	109809
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79600	164180
	<b>Total Cash Inflow</b>	<b>149,600</b>	<b>184,180</b>	<b>273,989</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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>79,600</b>	<b>164,180</b>	<b>253,989</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 02 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





















# FAMILY PICTURE