

## Proposed NU Business Name: **Ms. BAPARI ENGENERING WORKSHOP**



Project identification and prepared by: Romendro Nath Haldar  
Sonagazi, Feni.

Project verified by: Susanto kumar biswhas



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

Name	:	<b>MD: ANOWAR HOSSAIN</b>
Age	:	01/01/1986 ( 32Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	02 Doughters
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Soforpur P.O:Amhadpur 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>ROWSONARA BEGUM</b>
(iii) Father's name	:	<b>MAJHARUL HAQUE</b>
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 11/(Female), Member ID: 1294/1, Group No: 01 Member since: 28-02- 1996 (21 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 8,000/- Outstanding loan: BDT 7472/-
(v) Who pays GB loan installment	:	Mother
(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 03 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01812-018996
Mother's Contact No.	:	01815-167741
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROWSONARA BEGUM** joined Grameen Bank since 21 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

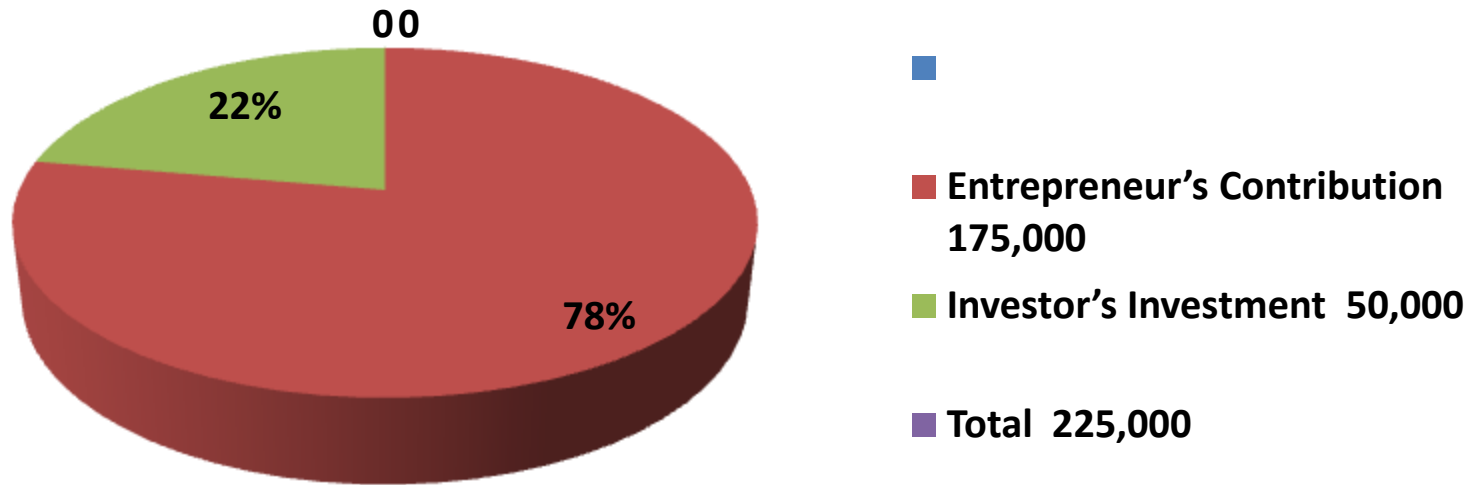
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BAPARI ENGENERING WORKSHOP</b>
Location	:	Food Godaun Side, Zero Poyent, Sonagazi, Feni.
Total Investment In BDT	:	Bdt 2,25000/-
Financing	:	Self BDT 1,75,000/- (From Existing Business) 78% Required Investment Bdt,50,000(as Equity) 22%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	25 Ft X 20 ft. = 500 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Almari, Sokesh, Dressing Table &amp; others.</li> <li>▪Average 20% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing 03 Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
Almari, Sokesh, Dressing Table & others	5000	150000	1800000
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Almari, Sokesh, Dressing Table & others	4000	120000	1440000
<b>Total Variable Expense</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>
<b>Less Fixed Expense</b>			
Rent		2500	30000
Electric Bill		1300	15600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		11500	138000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>21400</b>	<b>256800</b>
<b>Net Profit (E)= [C-D]</b>		<b>8600</b>	<b>103200</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Almari	4	14,000	56,000			0	56,000
Sokesh	1	15,000	15,000			0	15,000
Dressing Table	1	12,000	12,000			0	12,000
Plen sheet	10	2,000	20,000	15	2,000	30,000	50,000
Others			22,000			20,000	42,000
Secqurity			50,000			0	50,000
<b>Total</b>	<b>16</b>	<b>43000</b>	<b>175,000</b>	<b>15</b>	<b>2,000</b>	<b>50,000</b>	<b>225,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Almari, Sokesh, Dressing Table & others	6000	180000	2160000	2268000	2381400
<b>Total Sales(A)</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>	<b>2268000</b>	<b>2381400</b>
<b>Less Variable Expense (B)</b>					
Almari, Sokesh, Dressing Table & others	4800	144000	1728000	1814400	1905120
<b>Total Variable Expense</b>	<b>4800</b>	<b>144000</b>	<b>1728000</b>	<b>1814400</b>	<b>1905120</b>
<b>Contributon 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		2500	30000	30000	30000
Electric Bill		1300	15600	15900	16200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		11500	138000	138000	138000
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>21400</b>	<b>256800</b>	<b>257500</b>	<b>258215</b>
<b>Net Profit (E)= [C-D]</b>		<b>14600</b>	<b>175200</b>	<b>183960</b>	<b>193158</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	33,000		
1.2	Net Profit	175,200	183960	193158
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		155200	319160
	<b>Total Cash Inflow</b>	<b>208,200</b>	<b>339,160</b>	<b>512,318</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	33,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>53,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>155,200</b>	<b>319,160</b>	<b>492,318</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:03 Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: , Food Godaun Side, Zero  
Poyentonagazi,Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







