

**Proposed NU Business Name: M/S ABIR WORKSHOP**



Project identification and prepared by: MST. MAHFUJA KHATUN  
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

|  |   |  |
|--|---|--|
| Name   | : | <b>AINAL HOQUE</b>   |
| Age  | : | 25-09-1987(30Years)  |
| Education, till to date                          | : | Eight  |
| Marital status                                   | : | Married  |
| Children   | : | 1 Son  |
| No. of siblings:                                 | : | 2 Brothers 1 Sister  |
| Address  | : | Vill: IBharatoi ;P.O: Bharatoil P.S: Shakhipur, Dist. Tangail  |
| 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>ANOWERA BEGUM</b>   |
| (iii) Father's name                              | : | <b>ABDUS SHAMED MIAH</b>   |
| (iv) GB member's info                            | : | Branch: IBharatoil, Centre # 02 (Female),<br>Member ID: 1301, Group No: 04<br>Member since:01-01-2010(07 Years)<br>First loan: BDT 10,000/- Existing loan: BDT 15,000/-<br>Outstanding loan: BDT |
| Further Information:                             |   |  |
| (v) Who pays GB loan installment                 | : | Father   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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 & Skill  | : | 04 years of business experience.   |
| Own Business and Training Info  | : | 04 years experience in running business.<br>Yes, He has 4 years training |
| Other Own/Family Sources of Income  | : | Yes, he has a cow.   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01713-577371   |
| Mother's Contact No.  | : | 01785-096644   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.              |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWERA BEGUM** joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>M/S ABIR WORKSHOP</b>   |
| Location  | : | Vill: Bharatoil ;P.O: Bharatoil P.S: Shakhipur, Dist. Tangail  |
| Total Investment in BDT                           | : | BDT 2,50,000/-   |
| Financing   | : | Self BDT 1,80,000(from existing business) 72%<br>Required Investment BDT 70,000(as equity) 28%   |
| Present salary/drawings from business (estimates) | : | None   |
| Proposed Salary                                   | : | BDT. 5,000   |
| Size of shop                                      | : | 16 ft x 8 ft= 128 square ft  |
| Security of the shop                              | : | -  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rod, Air Machine, Adjusted Machine, Dial Machine and Others .</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from Shakhipur in Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul> |

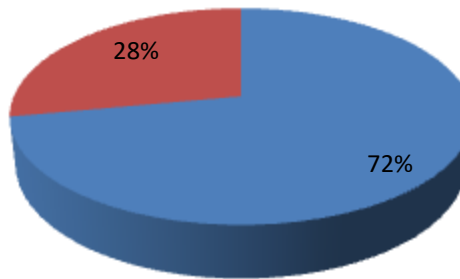
## Existing Business (BDT)

| Particular  | Daily        | Monthly        | Yearly           |
|---|--------------|----------------|------------------|
| <b>Revenue (sales)</b>                                      |              |                |                  |
| Rod, Air Machine, Adjusted Machine, Dial Machine and Others | 5,000        | 150,000        | 1,800,000        |
|   |              |                |                  |
| <b>Total Sales (A)</b>                                      | 5,000        | 150,000        | 1,800,000        |
| <b>Less. Variable Expense</b>                               |              |                |                  |
| Rod, Air Machine, Adjusted Machine, Dial Machine and Others | 3,750        | 112,500        | 1,350,000        |
| <b>Total variable Expense (B)</b>                           | <b>3,750</b> | <b>112,500</b> | <b>1,350,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b>                   | <b>1250</b>  | <b>37,500</b>  | <b>450,000</b>   |
| <b>Less. Fixed Expense</b>                                  |              |                |                  |
| Rent  |              | 0              | 0                |
| Electricity Bill  |              | 3000           | 36,000           |
| Transportation  |              | 0              | 0                |
| Salary(self)  |              | 5,000          | 60,000           |
| Salary(sttaf)   |              | 0              | 0                |
| Entertainment   |              | 200            | 2,400            |
| Gird  |              | 300            | 3,600            |
| Generator   |              | 0              | 0                |
| Mobile bill   |              | 700            | 8,400            |
| <b>Total fixed Cost (D)</b>                                 |              | <b>9,200</b>   | <b>110,400</b>   |
| <b>Net Profit (E) [C-D]</b>                                 |              | <b>28,300</b>  | <b>339,600</b>   |

# Investment Breakdown

| Particulars      | Existing |            |        | Particulars | Proposed |            |        | Proposed Total |
|------------------|----------|------------|--------|-------------|----------|------------|--------|----------------|
|                  | Quantity | Unit Price | Price  |             | Quantity | Unit Price | Price  |                |
| Rod              | 1        | 30000      | 30000  | Rod         | 1        | 40000      | 40,000 | 70,000         |
| Air Machine      | 1        | 40000      | 40000  | Pati Rod    | 1        | 30000      | 30,000 | 70,000         |
| Adjusted Machine | 1        | 45000      | 45000  |             | 0        | 0          | 0      | 45,000         |
| Dial Machine     | 1        | 5000       | 5000   |             | 0        | 0          | 0      | 5,000          |
| Others           | 1        | 60000      | 60000  |             | 0        | 0          | 0      | 60,000         |
| <b>Total</b>     |          |            | 180000 |             |          | 70000      | 70,000 | <b>250,000</b> |

## Source of finance



- Entrepreneur investment 180,000
- Investore investment 70,000
- Total investment 250,000

## Financial Projection (BDT)

| Particular  | Daily       | Monthly       | Year -1        | Year-2         | Year-3         |
|---|-------------|---------------|----------------|----------------|----------------|
| <b>Revenue(Sales)</b>                                       |             |               |                |                |                |
| Rod, Air Machine, Adjusted Machine, Dial Machine and 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>                            |             |               |                |                |                |
| Rod, Air Machine, Adjusted Machine, Dial Machine and Others | 4500        | 135000        | 1620000        | 1701000        | 1786050        |
| <b>Total Variable Expense</b>                               | <b>4500</b> | <b>135000</b> | <b>1620000</b> | <b>1701000</b> | <b>1786050</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b>                    | <b>1500</b> | <b>45000</b>  | <b>540000</b>  | <b>567000</b>  | <b>595350</b>  |
| <b>Less Fixed Expense</b>                                   |             |               |                |                |                |
| Rent  |             | 0             | 0              | 0              | 0              |
| Electric Bill   |             | 3000          | 36000          | 432000         | 5184000        |
| Transportaion   |             | 0             | 0              | 0              | 0              |
| Salary (Self)   |             | 5,000         | 60000          | 60000          | 60000          |
| Salary (Staff)  |             | 0             | 0              | 0              | 0              |
| Entertainment   |             | 200           | 2400           | 2400           | 2400           |
| Guard   |             | 300           | 3600           | 3600           | 3600           |
| Generator   |             | 0             | 0              | 0              | 0              |
| Mobile Bill   |             | 700           | 8400           | 0              | 0              |
| <b>Total Fixed Cost (D)</b>                                 |             | <b>9200</b>   | <b>110400</b>  | <b>498000</b>  | <b>5250000</b> |
| <b>Net Profit (E)= [C-D]</b>                                |             | <b>35800</b>  | <b>429600</b>  | <b>451080</b>  | <b>473634</b>  |
| <b>Investment Pay Back</b>                                  |             |               | <b>28,000</b>  | <b>28,000</b>  | <b>28,000</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                      | 70,000              |                     |                     |
| 1.2         | Net Profit   | 429,600             | 451080              | 473634              |
| 1.3         | Depreciation (Non cash item)                         |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                      |                     | 401600              | 824680              |
|             | <b>Total Cash Inflow</b>                             | <b>499,600</b>      | <b>852,680</b>      | <b>1,298,314</b>    |
| <b>2</b>    | <b>Cash Outflow</b>                                  |                     |                     |                     |
| 2.1         | Purchase of Product                                  | 70,000              |                     |                     |
| 2.2         | Payment of GB Loan                                   |                     |                     |                     |
| 2.3         | Investment Pay Back<br>(Including Ownership Tr. Fee) | 28000               | 28000               | 28000               |
|             | <b>Total Cash Outflow</b>                            | <b>98,000</b>       | <b>28,000</b>       | <b>28,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                              | <b>401,600</b>      | <b>824,680</b>      | <b>1,270,314</b>    |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0,Experience & Skill : 04Years  
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







