

## Proposed NU Business Name: **NISHI KANTO WORKSHOP**



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

Name	:	<b>NISHI KANTO SARKER</b>
Age	:	21-07-1983(34 Years)
Education, till to date	:	Class five
Marital status	:	Married
Children	:	1 Son& 1 Daughter
No. of siblings:	:	4 Brothers & 2 Sister
Address	:	Vill: KalohaP.O: Kaloha, P.S: Kalihati , 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>USHA</b>
(iii) Father's name	:	<b>LATE SUBOL CHANDRA SARKER</b>
(iv) GB member's info	:	Branch: Sohodebpur Kalihati, Centre # 09 (Female), Member ID2044, Group No: 02 Member since: 03-05-1985(31 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 200,000/- Outstanding loan: BDT1,32,320/-
(v) Who pays GB loan installment	:	Brother
(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	:	20 years experience in running business. He has 5 years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.		01731-549605
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Usha joined Grameen Bank since 31years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing, agriculture , business and home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NISHI KANTO WORKSHOP</b>
Location	:	Kaloha Bazar, Kalihati,Tangail.
Total Investment in BDT	:	BDT2,13,000
Financing	:	Self BDT 1,13,000(from existing business) 53% Required Investment BDT 100,000(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	21ft x 21 ft= 441square 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 likes;Almirah,Showcase,Weardrove etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is Own.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Almirah,Showcase,Trank,Weardrove etc.	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Almirah,Showcase,Trank,Weardrove etc.	2,400	72,000	8,64,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>8,64,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Fixed Expense</b>			
Rent		00	00
Electricity Bill		2,000	24,000
Mobile Bill		3,00	3,600
Transportation		1,000	4,800
Salary (self)		5,000	60,000
Entertainment		200	2,400
Salary (staff1)		3000	36,000
<b>Total fixed Cost (D)</b>		<b>11,500</b>	<b>1,38,000</b>
<b>Net Profit (E) [C-D)</b>		<b>6,500</b>	<b>78,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Trank,Sirsib	31,000	00	31,000
Showcase,	30,000	00	30,000
Welding mechine	15,000	00	15,000
Drill mechine	15,000	00	15,000
Balmirah,Air mechine	20,000	00	20,000
Sheet steel	00	30,000	30,000
Rod,pati	2000	30,000	32,000
Axel	00	30,000	30,000
Cable	00	10,000	10,000
Total	1,13,000	1,00,000	2,13,000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Almirah, Showcase, Trank, Weardrove etc.	4000	1,20,000	14,40,000	15,12,000
Total Sales (A)	4000	1,20,000	14,40,000	15,12,000
Less. Variable: Almirah, Showcase, Trank, Weardrove etc				
	3,200	96,000	11.52,000	12,09,600
Total variable Expense (B)	3,200	96,000	11.52,000	12,09,600
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000	3,02,400
Less. Fixed Expense				
Rent		00	00	00
Electricity Bill		2,000	24,000	3,600
Mobile Bill		5,00	6,000	6,500
Transportation		1,500	18,000	18,500
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	6,500
Salary (staff1)		3000	36,000	36,000
Total fixed Cost (D)		12,500	1,50,000	1,31,100
Net profit(E)[C-D]		11,500	1,38,000	1,71,300
Investment Payback			60,000	60,000



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	<b>1,38,000</b>	<b>1,71,300</b>
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		78,000
	<b>Total Cash Inflow</b>	<b>2,38,000</b>	<b>2,49,300</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	1,00,000	0
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>1,60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>78,000</b>	<b>1,89,300</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 20 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

