

Proposed NU Business Name: NURUL HAQ WORKSHOP

Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NURUL HAQ
Age	:	20/02/1983 (34Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Hailjor, P.O: Bhulesshor -1743, P.S: Kapashia, Dist: Gazipur
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. HALIMA KHATUN
(iii) Father's name	:	MD. NOJUM UDDIN
(iv) GB member's info	:	Branch: Goshinga, Sreepur Centre # 49 (Female), Member ID: 5009, Group No: 02 Member since: 09/05/2007-2017 (10Years) First Loan: BDT 7,000 /-, Existing Loan: 30,000/- Outstanding Loan: 26,040/-
Further Information:		
(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	:	05 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-813420
Family's Contact No.	:	01751-594935
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HALIMA KHATUN joined Grameen Bank since 10 years ago. At first she took BDT 7,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	NURUL HAQ WORKSHOP
Location	:	Hailjor Muchibari Chowrasta, Kapashia, Gazipur
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft = 200 sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like: Collectring, Armiture, Ring, Piston, Belt, C.D.I, 2.5 Unit, Pinium etc. ▪Average 25% gain on sales. ▪The business is operated by entrepreneur. Existing no employee. ▪The shop is own. ▪Collects goods from Kapashia bazar. ▪Agreed grace period is 3 months.

Existing Business

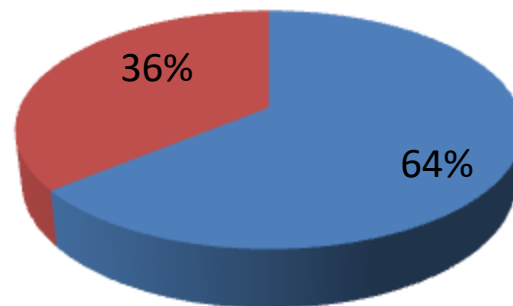
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Collectring, Armiture, Ring, Piston, Belt, C.D.I, 2.5 Unit, Pinium etc.	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Collectring, Armiture, Ring, Piston, Belt, C.D.I, 2.5 Unit, Pinium etc.	1,500	45,000	5,40,000
Total variable Expense (B)	1,500	45,000	5,40,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,450	77,400
Net Profit (E) [C-D]		8,550	1,02,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit Price	Total	Unit	Unit Price	Total	
Collectring	10 P	1,050	10,500	10 P	1,050	10,500	21,000
Armiture	10 P	950	9,500	10 P	950	9,500	19,000
Ring	15 P	450	6,750	20 P	450	9,000	15,750
Piston	25 P	260	6,500	30 P	260	7,800	14,300
Belt	12 P	250	3,000	30 P	250	7,500	10,500
C.D.I	10 P	1,250	12,500	-	-	-	12,500
2.5 Unit	15 P	750	11,250	-	-	-	11,250
Pinium	25 P	700	17,500	-	-	-	17,500
Other Items	-	-	12,500	-	-	5,700	18,200
Total			90,000			50,000	1,40,000

Source of Finance



■ Entrepreneur's Contribution- 90,000

■ Investor's Investment- 50,000

■ Total Investment-1,40,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Collectring, Armiture, Ring, Piston, Belt, C.D.I, 2.5 Unit, Pinium etc.	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Collectring, Armiture, Ring, Piston, Belt, C.D.I, 2.5 Unit, Pinium etc.	2,250	67,500	8,10,000	8,50,500	8,93,025
Total variable Expense (B)	2,250	67,500	8,10,000	8,50,500	8,93,025
Contribution Margin (CM) [C=(A-B)]	750	22,500	2,70,000	2,83,500	2,97,675
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		300	3,600	3,960	4,200
Transportation		1,000	12,000	18,000	21,600
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,800	81,600	88,260	92,300
Net Profit (E) [C-D]		15,700	1,88,400	1,95,240	2,05,375
Investment Payback			20,000	20,000	20,000

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

Sl #	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	1,88,400	1,95,240	2,05,375
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,68,400	3,43,640
	Total Cash Inflow	2,38,400	3,63,640	5,49,015
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
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	1,68,400	3,43,640	5,29,015

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি
সামাজিক ব্যবস্থা

গ্রামীণ শক্তি সামাজিক ব্যবস্থা

(৭)

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

নাম:

নুফল হুকা উদ্যোক্তা

পিতার নাম:

কামাল হুকা, সার্বভৌম প্রকল্প প্রস্তাব গ্রহণের তারিখ

সংক্ষিপ্ত জীবন বৃত্তান্ত:

পিতা: নুফল হুকা

৩৪ বছর জন্ম তারিখ: ২০/০২/১৯৮৩

জাতীয় পরিচয়

যোগ্যতা:

এম.বি.এম.সি

অবস্থা:

স্বাধীন

সংখ্যা:

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সংখ্যা:



FAMILY PICTURE

