

Proposed NU Business Name: MAHMUD HASAN WORKSHOP



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAHMUD HASAN
Age	:	01-02-2000 (18 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Sisters
Address	:	Vill: Uttorshom P.O: Shom notun Bazar: Kaliganj 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	:	KULSUM BEGUM
(iii) Father's name	:	MD. AJGAR HOSSAIN
(iv) GB member's info	:	Branch : Kaliganj, Centre 07 (Female), Member ID: 1491 , Group No: 01 Member since:20-03-1998(20 years) First loan: BDT 10000
Further Information:		Existing loan: BDT No 20000, Outstanding Loan:0
(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.)	:	No
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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759112100
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KULSUM BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

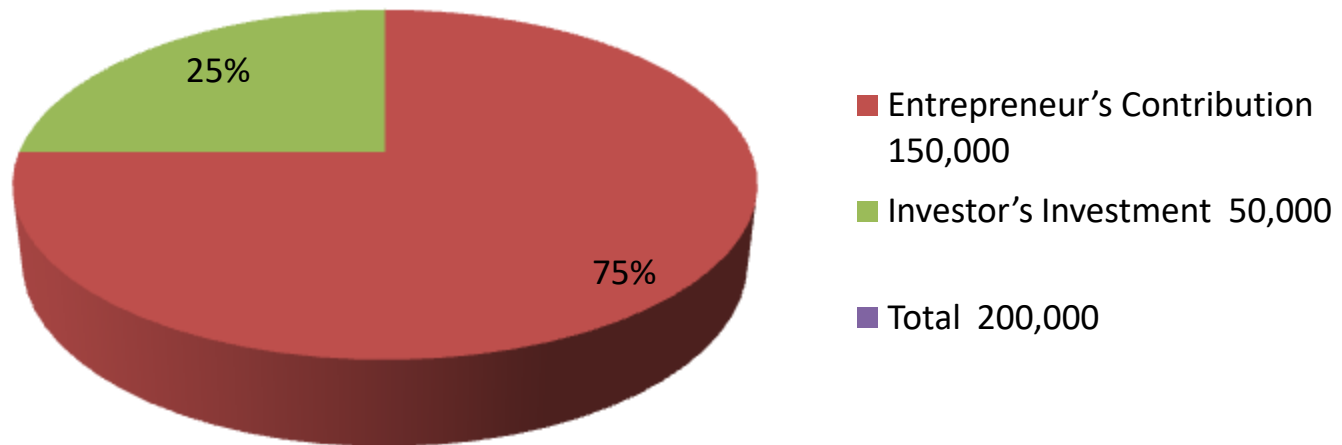
Proposed Nobin Udyokta Business Info

Business Name	:	MAHMUD HASAN WORKSHOP
Location	:	Gudaraghat,Kaliganj Bazar
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity)25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10ft= 200square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – Rod,Almirah,Waredrob,Showcase,Door,Sheet etc.▪The business is operating by entrepreneur. Existing no employee.▪The Farm is owned.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rod,Almirah,Waredrob,Showcase,Door,Shee	8000	240000	2880000
		0	0
Total Sales(A)	8000	240000	2880000
Less Variable Expense (B)			0
Rod,Almirah,Waredrob,Showcase,Door,Shee	6800	204000	2448000
Total Variable Expense	6800	204000	2448000
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000
Less Fixed Expense			
Rent		0	0
Electric Bill		3000	36000
Transportaion		2,000	24000
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Entertainment		200	2400
Guard		200	2400
Generator		0	0
Mobile Bill		600	7200
Total Fixed Cost (D)		31000	372000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
rod	8	4000	32000	0	0	25,000	57,000
Almirah	2	20000	40000	0	0	25,000	65,000
Waredrob	1	16000	16000				16,000
Showcase	2	10000	20000				20,000
Door	3	7000	21000				21,000
Sheet	300	70	21000			0	21,000
	316	57070	150,000	0	0	50,000	200000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rod,Almirah,Waredrob,Showcase,Door,Sheet	8500	255000	3060000	3213000	3373650
Total Sales(A)	8500	255000	3060000	3213000	3373650
Less Variable Expense (B)					
Rod,Almirah,Waredrob,Showcase,Door,Sheet	7225	216750	2601000	2731050	2867603
Total Variable Expense	7225	216750	2601000	2731050	2867603
Contributon Margin (CM) [C=(A-B)]	1275	38250	459000	481950	506048
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		3000	36000	432000	5184000
Transportaion		2,000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		200	2400	2400	2400
Guard		200	2400	2400	2400
Generator		0	0	0	0
Mobile Bill		600	7200	0	0
Total Fixed Cost (D)		31000	372000	762000	5515260
Net Profit (E)= [C-D]		7250	87000	91350	95918
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	87,000	91350	95917.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67000	138350
	Total Cash Inflow	137,000	158,350	234,268
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	67,000	138,350	214,268

SWOT ANALYSIS

STRENGTH

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





FAMILY PICTURE

