

## Proposed NU Business Name: **WORK SHOP**



Project identification and prepared by: MD.SHAIDUL AMIN  
Parshuram,Feni.

Project verified by: MD:Abadot Hossain Sarker.



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>Md.JENIS</b>
Age	:	05-05-1989( 22 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers.
Address	:	Vill:South Kolapara, P.O:Porshuram, P.S: Porshuram, 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>LATE:NURZAHAN</b>
(iii) Father's name	:	<b>LATE:JAFOR AHAMAD</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 72(Female), Member ID:6714/2, Group No: 03 Member since: 04-01-2005-2018(13 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 6710/-
(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.)	:	Nil
Business Experiences and Training Info	:	03 years experience in running business. 02 Years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716691076
Mother's Contact No.	:	01811514929
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NURZAHAN** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

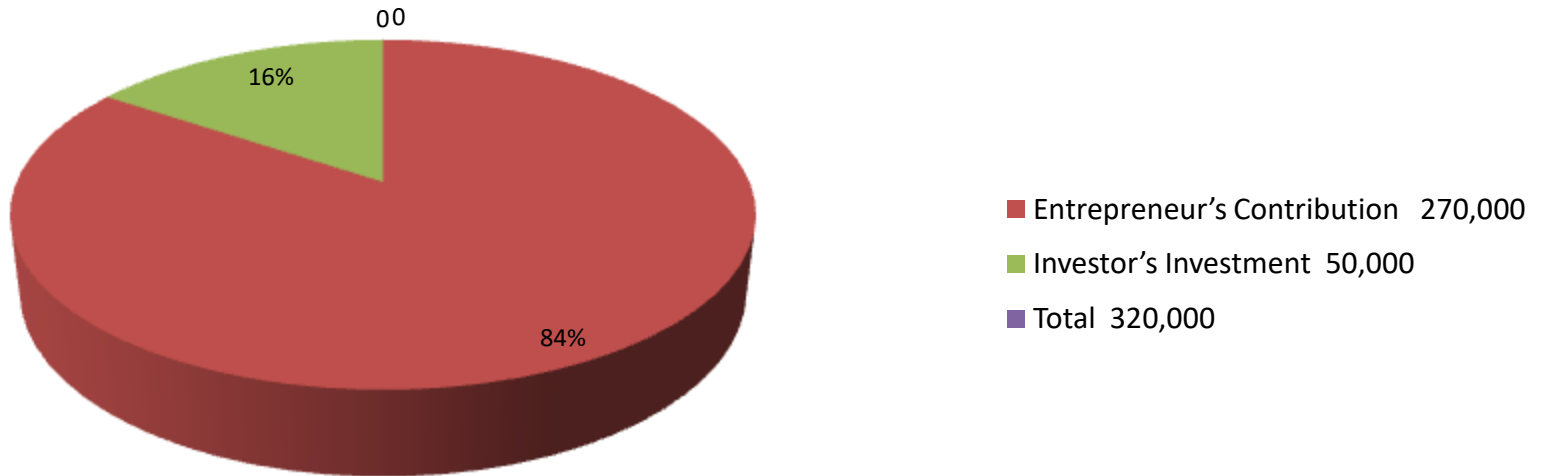
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAGOR TELECOM</b>
Location	:	Guthuma Bazar ,Porshuram,Feni.
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 270,000(from existing business) 84% Required Investment BDT,50,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150square 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;Mobile,charger,caver,lite,memori,others..</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 0 employee.</li> <li>▪He is doing his business in renting place.</li> <li>▪Collects goods from Feni.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
mobile,charger,cover,betary,memory,light,others	2000	60000	720000
	0	0	0
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
mobile,charger,cover,betary,memory,light,others	1600	48000	576000
<b>Total Variable Expense</b>	<b>1600</b>	<b>48000</b>	<b>576000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12000</b>	<b>144000</b>
<b>Less Fixed Expense</b>			
Rent		800	9600
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>7200</b>	<b>86400</b>
<b>Net Profit (E)= [C-D]</b>		<b>4800</b>	<b>57600</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
mobile	0	0	80,000			50,000	130,000
charger	0	0	20,000			0	20,000
cover	0	0	10,000			0	10,000
betary	0	0	20,000			0	20,000
memory	0	0	10,000			0	10,000
photpcopy	0	0	30,000			0	30,000
light	0	0	20,000			0	20,000
tar	0	0	10,000			0	10,000
others	0	0	20,000			0	20,000
security			50,000			0	50,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>270,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>320,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
mobile,charger,cover,betary,memory,light,others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	2400	72000	864000	907200	952560
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		800	9600	9600	9600
Electric Bill		500	6000	6300	6600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>7200</b>	<b>86400</b>	<b>86920</b>	<b>87446</b>
<b>Net Profit (E)= [C-D]</b>		<b>10800</b>	<b>129600</b>	<b>136080</b>	<b>142884</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	50,000		
1.2	Net Profit	129,600	136080	142884
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		109600	225680
	<b>Total Cash Inflow</b>	<b>179,600</b>	<b>245,680</b>	<b>368,564</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>109,600</b>	<b>225,680</b>	<b>348,564</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 04 Family:0  
Others:0 Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Guthuma bazar, Parshuram,  
Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures























# নুরজাহান মেটাল

এখানে এস.এস ও লোহার দরজা, জানালা, খিল, কেচি গেইট,  
ড্রেসিং টেবিল সহ ষ্টীলের মালামাল তৈরী ও মেরামত করা হয়।

ফোন- মোঃ ফেনিস- ০১৮১১-৫১৪৯২৯, ০১৭১৬-৬৯১০৭৬  
উত্তর ধনীকুন্ড, বাংলা বাজার, হাসপাতাল রোড, পরশুরাম, ফেনী।



# FAMILY PICTURE