

Proposed NU Business Name: **MRIDUL ENGINEERING WORKSHOP**



Project identification and prepared by: Md. Habil uddin shah,  
Dohar Unit, Dhaka

Project verified by: Md. Shamsul Arefin



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

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

Name	:	<b>ABDUL MALEK</b>
Age	:	18-03-1983 ( 34 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	03 Brothers 1 Sister
Address	:	Vill: Katakhalı P.O: Joypara P.S: Dohar Dist: Dhaka
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>MALEKA BEGUM</b>
(iii) Father's name	:	<b>ERSHAD ALI</b>
(iv) GB member's info	:	Branch: Joypara, Centre # 1 (Female), Member ID: 3943, Group No: 05 Member since: 1997-2008(11 years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: Nill
(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	:	13 years experience in running business. 04 years in own experience He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739240716
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MALEKA BEGUM** joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

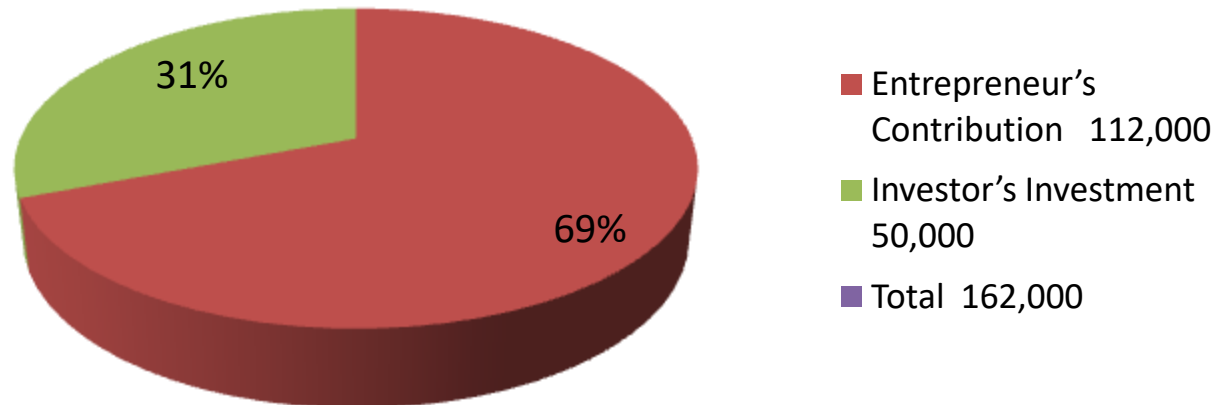
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MRIDUL ENGINEERING WORKSHOP</b>
Location	:	Yousufbazar,Dohar ,Dhaka
Total Investment in BDT	:	BDT 162,000/-
Financing	:	Self BDT 112,000(from existing business) 31% <b>Required Investment BDT 50,000(as equity) 69 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 168 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Motore,Machine, etc.</li><li>▪Existing 0 Employee.</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his busines in rented.</li><li>▪Collects goods Own area.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Motore,Machine, etc.	1100	33000	396000
	0	0	0
Total Sales(A)	1100	33000	396000
Less Variable Expense (B)			0
Motore,Machine, etc.	660	19800	237600
Total Variable Expense	660	19800	237600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		1200	14400
Electric Bill		600	7200
Transportaion		1,500	18000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		300	3600
Guard			0
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		8900	106800
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Motore, Machine, etc.			92,000			50,000	142,000
			0			0	0
			0			0	0
Security			20,000			0	20,000
	0	0	112,000	0	0	50,000	162,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Motore,Machine, etc.	1600	48000	576000	604800	635040
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1600</b>	<b>48000</b>	<b>576000</b>	<b>604800</b>	<b>635040</b>
<b>Less Variable Expense (B)</b>					
Motore,Machine, etc.	960	28800	345600	362880	381024
<b>Total Variable Expense</b>	<b>960</b>	<b>28800</b>	<b>345600</b>	<b>362880</b>	<b>381024</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19200</b>	<b>230400</b>	<b>241920</b>	<b>254016</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		600	7200	7500	7800
Transportaion		1,500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		300	3600	3600	3600
Gard			0	0	0
Generator			0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8900</b>	<b>106800</b>	<b>108100</b>	<b>109445</b>
<b>Net Profit (E)= [C-D]</b>		<b>10300</b>	<b>123600</b>	<b>129780</b>	<b>136269</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	123,600	129780	136269
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		103600	213380
	<b>Total Cash Inflow</b>	<b>173,600</b>	<b>233,380</b>	<b>349,649</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>103,600</b>	<b>213,380</b>	<b>329,649</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:08  
Experience & Skill : 13 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Barha Bridge Near Primary  
School, Nawabganj, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

