

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



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Project verified by: Susanto Kumar Biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JOYNAL ABDIN
Age	:	01-02-1986(31 Years)
Education, till to date	:	Class-Eight
Marital status	:	Married
Children	:	01 Son,01 Daughters
No. of siblings:	:	06 Sisters, 02 Brothers
Address	:	Vill:Uttar karaiya, P.O:kalikapur, P.S: Fulguzi, 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	:	TAHERER NECHA
(iii) Father's name	:	LATE: AHIDUR NABI
(iv) GB member's info	:	Branch: Fulguzi, Centre # 02(Female), Member ID:2675/2, Group No: 05 Member since: 24-04-1-2013 First loan: BDT 5000/-
Further Information:		Existing loan: BDT 50000/- Outstanding loan: 40100/-
(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	:	10years experience in running business. He has training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01850-849217
Mother's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TAHERER NECHA joined Grameen Bank since 04 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

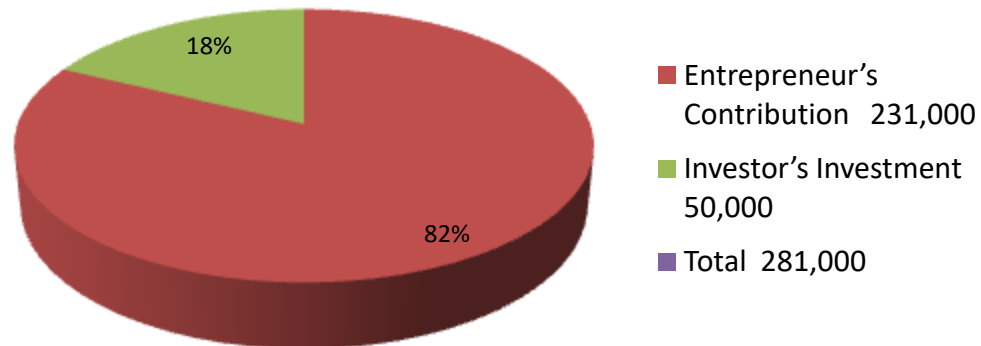
Proposed Nobin Udyokta Business Info

Business Name	:	MIRAJ ENGINEERING WORKSHOP
Location	:	Thana road ,fulguzi,Feni.
Total Investment in BDT	:	BDT 281000/-
Financing	:	Self BDT231000 (from existing business) 82% Required Investment BDT,50,000(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 15 ft. = 450square ft
Security of the shop	:	100000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;alamari,rakh,sit iron,▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪He is doing his business in won place.▪Collects goods from Fulgazi.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
alamari, rekh, sitiron, others	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
alamari, rekh, sitiron, others	2450	73500	882000
Total Variable Expense	2450	73500	882000
Contributon Margin (CM) [C=(A-B)]	1050	31500	378000
Less Fixed Expense			
Rent		1600	19200
Electric Bill		1200	14400
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		3000	36000
Entertainment		300	3600
Guard		50	600
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		11550	138600
Net Profit (E)= [C-D]		19950	239400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
alamari	6	15,000	90,000			0	90,000
rekh	3	7,000	21,000			0	21,000
						50,000	50,000
others	0	0	20,000			0	20,000
security	0	0	100,000			0	100,000
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	9	22000	231,000	0	0	50,000	281,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
alamari,rehk,sitiron,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		1600	19200	19200	19200
Electric Bill		1200	14400	14700	15000
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Gard		50	600	600	600
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		11550	138600	139120	139646
Net Profit (E)= [C-D]		24450	293400	308070	323474
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	293,400	308070	323474
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		273400	561470
	Total Cash Inflow	343,400	581,470	884,944
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	273,400	561,470	864,944

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 20Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Thana roak,Fulgazi,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





মির্জা ইঞ্জিনিয়ারিং ওয়ার্কসপ



এখানে প্রকার ভাগিনারা, লো-কেষ্ট, ভয়াজন,
খাল, দুয়জা, আনালা, কলোপ সিপাল দেহে ও
লোহা ঙ্গাল সামগ্রী তেরী ও সেরানভ করা হইবে।
বিঃ দ্রঃ- সেন্টারিং এর প্রেন সিট ভাড়া লেভা হয়।
ধানা রোড, ফুলপাঞ্জী বাজার, কেশী।



FAMILY PICTURE

