

Proposed NU Business Name: **MAHABUB ENGINARING WORKSHOP**

Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	HABIBUR RAHMAN SUMON
Age	:	08-01-1983 (35 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	2 Brother 02 Sister
Address	:	Vill: Sukobaspur P.O: Rampal P.S Munshiganj Sador, Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FIROJA BEGUM
(iii) Father's name	:	SIDDIKUR RAHMAN
(iv) GB member's info	:	Branch: Rampal Centre # 97 (Female), Member ID: 3383/2, Group No: 14 Member since: 02-04-2005 (12 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 80,20/-
(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	:	Two years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831-135350
W Contact No.	:	01791-036177
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROJA BEGUM joined Grameen Bank since 12 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	:	MAHABUB ENGINARING WORKSHOP
Location	:	Sukobaspur, Rampal, Munshiganj , Munshiganj
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000(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	:	10 ft x 08 ft= 80 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Thai, S.S Glass, etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing two employee.▪He is doing his business in rent place.▪Collects goods from Narayonganj.▪Agreed grace period is 3 months.

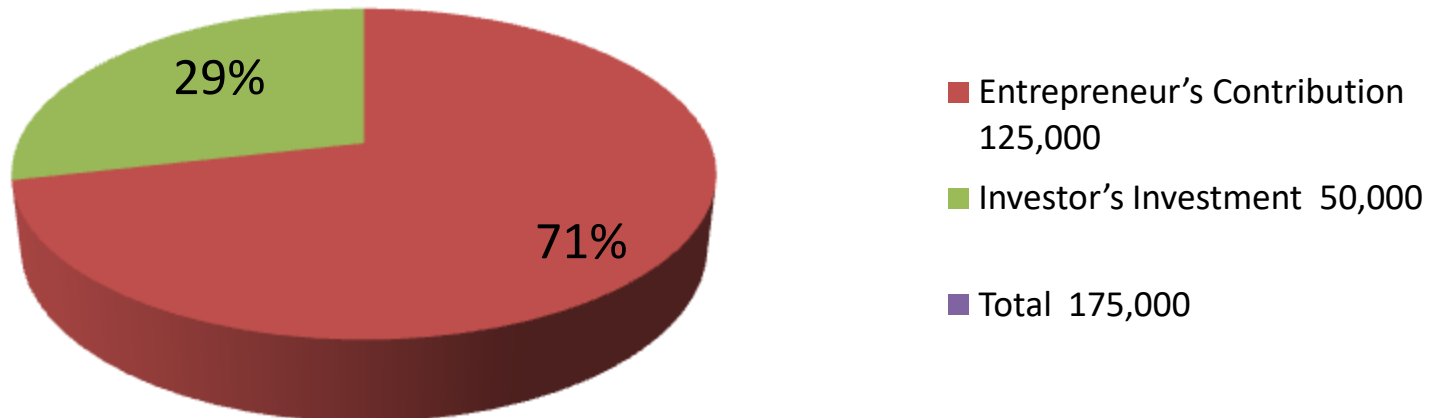
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Iron item	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Iron item	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1,000	12,000
Transport		1,400	16,800
Electricity Bill		2,000	24,000
Mobile Bill		3,00	3,600
Salary (self)		5,000	60,000
Salary (Staff)		6,000	72,000
Entertainment		300	3,600
Total fixed Cost (D)		16,000	192,000
Net Profit (E) [C-D]		2,000	28,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Iron (1000*55)	55,000	45,000	100,000
Plan Sheet (500f*90)	45,000	5,000	50,000
Flat Ber (400*52)	20,800		20,800
S S	25,000		25,000
Other	4,200		4,200
Total	125,000	50,000	175000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Iron item	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Iron item	1,750	52,500	630,000	661,500	694,575
Total variable Expense (B)	1,750	52,500	630,000	661,500	694,575
Contribution Margin (CM)					
[C=(A-B)	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Transport		1,400	16,800	16,900	17,000
Electricity Bill		2,000	24,000	24,000	24,000
Mobile Bill		3,00	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		6,000	72,000	72,000	72,000
Entertainment		300	3,600	3,700	3,800
Non Cash Item					
Depreciation					
Total Fixed Cost		16,000	192,000	192,300	192,600
Net Profit (E) [C-D]		6,500	78,000	91,200	105,075

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	78,000	91,200	105,075
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		58,000	129,200
	Total Cash Inflow	128,800	149,200	234,275
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	58,000	129,200	214,275

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 03 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

