### Proposed NU Business Name: NUPUR ENGINEERING WORKSHOP



Project identification and prepared by: Md Ebadat Hossain, Puthiya Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD ROBIUL ISLAM SHEAKH	
Age	:	19-07-1981 (35 Years)	
Education, till to date	:	Class Eight	
Marital status	:	Married	
Children	:	2 Daughter	
No. of siblings:	:	3 Brother	
Address	:	Vill: Puthiya, P.O: Puthiya, P.S: Puthiya, Dist: Rajshahi	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father  MOST. BELI BEGUM  LATE. ASOR UDDIN SHEAKH  Branch: Puthiya, Centre # 50 (Female),  Member ID: 4831/1, Group No: 06  Member since: 25-03-2012 (4 Years)  First loan: BDT 10,000	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 20,000/-, Outstanding loan: BDT 14,268/- Father No No 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	••	10 years experience in running business.
Training Info	:	He has 4 years training.
Other Own/Family Sources of Income		Business
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01757-993311
Mother's Contact No.	•	01782-942211
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthiya Unit, Rajshahi

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

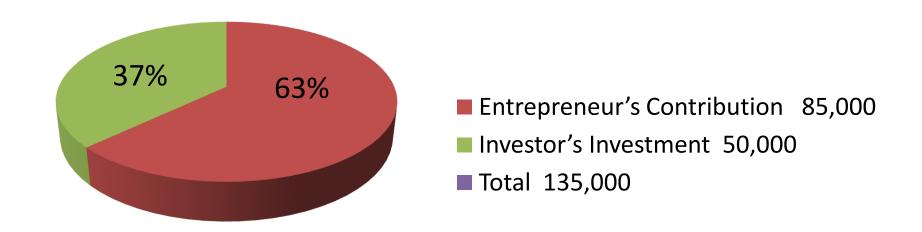
MOST. BELI BEGUM joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

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Business Name	:	NUPUR ENGINEERING WORKSHOP	
Location	:	-	
Total Investment in BDT	:	BDT 1,35,000/-	
Financing	:	Self BDT 85,000/- (from existing business) 63%	
		Required Investment BDT 50,000/- (as equity) 37%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	16 ft x 13 ft= 208 square ft	
Security of the shop	:	-	
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Mobil, Bearing etc.</li> <li>Average 20% gain on sale.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>The shop is owned.</li> <li>Collects goods from Rajshahi.</li> <li>Agreed grace period is 3 months.</li> </ul>	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Motors Item	2,100	63,000	756,000	
Total Sales (A)	2,100	63,000	756,000	
Less. Variable Expense				
Motors Item	1,680	50,400	604,800	
Total variable Expense (B)	1,680	50,400	604,800	
Contribution Margin (CM) [C=(A-B)	420	12,600	151,200	
Less. Fixed Expense				
Electricity Bill		300	3,600	
Mobile Bill		300	3,600	
Salary (self)		5,000	60,000	
Transportation		1,000	12,000	
Entertainment		500	6,000	
Total fixed Cost (D)		7,100	67,200	
Net Profit (E) [C-D)		5,500	84,000	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Mobil, Ring Piston, Chain, Head	19,300	20,000	39,300		
light					
Class, Cable, Gear box	11,300	20,000	31,300		
Break Show, Oil etc	14,400	10,000	24,400		
Motor Cycle (2)	40,000	0	40,000		
Total	85,000	50,000	135,000		

### **Source of Finance**



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Motors Item	3,150	94,500	1,134,000	1,190,700	
Total Sales (A)	3,150	94,500	1,134,000	1,190,700	
Less. Variable Expense					
Motors Item	2,520	75,600	907,200	952,560	
Total variable Expense (B)	2,520	75,600	907,200	952,560	
Contribution Margin (CM) [C=(A-B)	630	18,900	226,800	238,140	
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	
Mobile Bill		400	4,800	5,500	
Salary (self)		5,000	60,000	60,000	
Transportation		1,500	18,000	20,000	
Entertainment		500	6,000	7,000	
Total Fixed Cost		7,700	92,400	96,100	
Net Profit (E) [C-D)		11,200	134,400	142,040	
Investment Payback			30,000	30,000	

## Cash flow projection on business plan (rec. & Pay)

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	134,400	142,040
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		104,400
	Total Cash Inflow	184,400	246,440
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	104,400	216,440

### SWOT ANALYSIS

## Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 10 Years

Quality goods & services;

Skill and experience;

## WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

### THREATS

Theft

Fire

Political unrest

# Pictures



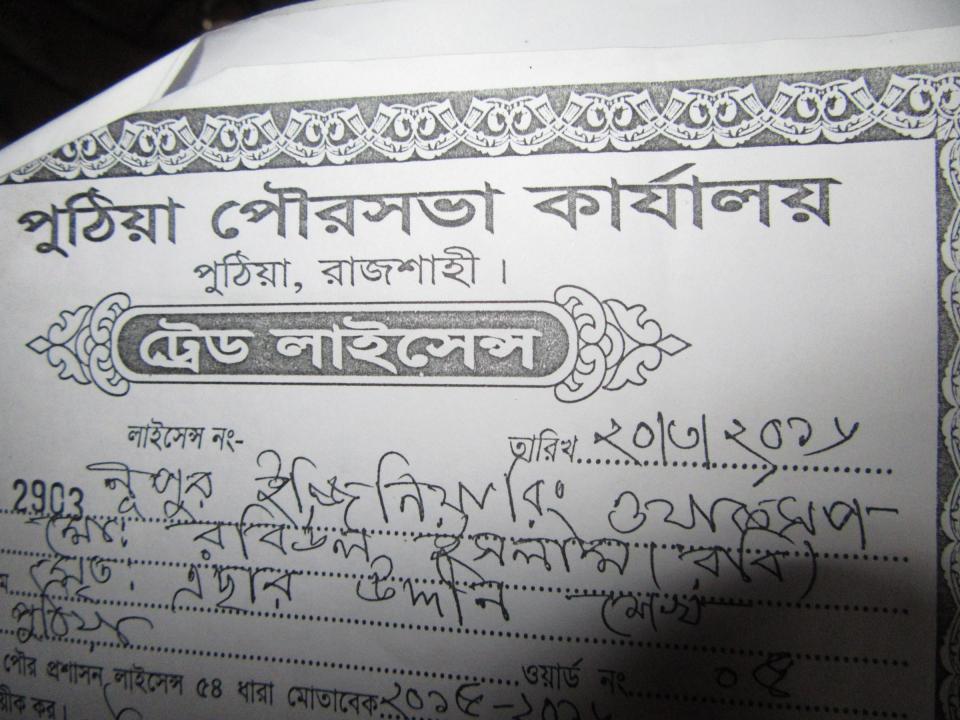


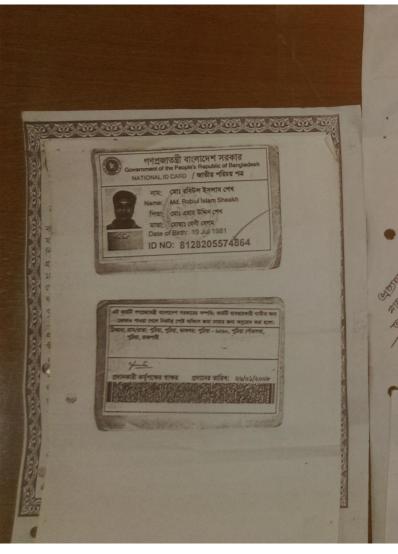












त विकासम किए त

क्यामि क्राप्टाः दवले दवशम अमि १७ (कृति क्या । भामः अविमा वाष्ट्रमा ह्याः मामाः स्विमा क्या वाष्ट्रमार्थे।

वर अस्त्र अज्ञासन कर्निकि एमं कास्राव प्रकेश नार्त्वेव अस्त्र कर्निक्ष करिया करिया कर्निक्ष कर्निक्ष कर्निक्ष कर्निक्ष कर्निक्ष कर्निक्ष कर्निक्ष करिया करि

ল্যামি কোম: বেলু প্রকাম প্রায় করিনাম । প্রক্রোমাম প্রেমাম বাছ স্বায়াত করিনাম ।

যোল সিদ্ধান

- গ্রাংগা, একতা, সাহয়, পবিশ্রন গ্রায়ার্য ব্যাহকের এই চার নাঁতি কেল্পের সনমোর
  মার্যমে জারনের প্রতিটি কালে কুলবকারে ফুটিয়ে ফুলবা।
- ামর সংগ্রাহের জাতি থানরের আনরো। আমরা সংগ্রাহের জাতি আনরোর আনরো।
- ্তাংগা মৰে পাকৰো না। ভাংগা মৰ মেৱামত কৰবো। মত আহাতাড়ি পাৰি ভালো দেহে মতুন মৰ বানাৰো।
- সারা বছর ধরে শাক-স্ক্রীর জাবাদ করবো। নিজেরা খাবো। কিন্তী করে আছু বাভাবে।
- ্চারা শাগানোর মৌসুমে যত পারি চারা লাগারো।

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## **FAMILY PICTURE**

