Proposed NU Business Name: BABU MECHANICAL WORKSHOP



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

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD. ANAMUL HAQUE	
Age	:	20-07-1988(27 Years)	
Education, till to date	:	Class 8	
Marital status	:	Married	
Children	:	1 Son	
No. of siblings:	:	1 Brother & 2 Sisters	
Address	:	Vill: Kathalbaria, P.O: Puthia, 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 MST. SIRINA BEGOM MD. EUSUF ALI Branch:, Puthiya Centre # 18 (Female), Member ID: 1985, Group No: 05 Member since: 2001 (15 Years) First loan: BDT -5000	
Further Information:		Existing Loan: BDT 50000, Outstanding loan: 40296	
(v) Who pays GB loan installment (vi) Mobile lady	:	Father 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	:	12 years experience in running business.
Training Info	:	He has 10 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-009026
Mother's Contact No.	:	01733-414212
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SIRINA BEGOM joined Grameen Bank since 15 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info			
Business Name	:	BABU MECHANICAL WORKSHOP	
Location	:	Jholmolia baza, rajshahi	
Total Investment in BDT	:	BDT 200000/-	
Financing	:	Self BDT 130,000/-(from existing business) 65% Required Investment BDT 70,000/-(as equity) 35%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	06ft x 12 ft= 72square ft	
Security of the shop	:	-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Automobile parts. Average 20% gain on sale. The business is operating by entrepreneur. Existing 1 employees. Agreed grace period is 3 months. 	

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Automobiles parts	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Automobiles parts	2400	72000	864000
Total variable Expense (B)	2,400	72000	864000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less Variable Expense			
Rent		600	7200
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		500	6000
Guard		150	1800
Mobile bill		300	3600
Total fixed cost (D)		10,350	124200
Net Profit (E)= [C-D]		7,650	91800

Investment Breakdown				
Particulars	Existing	Proposed	Total	
Chain mate	4,000			
Mobil	82,500			
Tube	6,400		6400	
Brake shoe	12,000		12000	
Bolrechar	4,500		0	
Winset	2,200		2200	
Looking glass	3,900		3900	
Headlight	0			
Miter set	4500		4500	
Class plate	3000		3000	
Rack,Fan	7000		7000	
Battery		40000	40000	
Tire		30000	30000	
	130,000	70,000	200000	

Source of Finance



Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Automobiles parts	4200	126000	1512000	1587600
Total Sales (A)	4200	126000	1512000	1587600
Less Variable Expense				
Automobiles parts	3360	100800	1209600	1270080
Total variable Expense (B)	3,360	100800	1209600	1270080
Contribution Margin (CM) [C=(A-B)	840	25200	302400	317520
Less Variable Expense				
Rent		600	15,000	15,000
Electricity bill		500	6000	6200
Transportation		700	8,400	8,600
Salary (self)		5000	60000	60000
Salary(Staff)		3000	36000	36000
Entertainment		500	6000	6000
Guard		150	1800	1800
Mobile bill		350	4200	4400
Total fixed cost (D)		10,650	135,600	136,200
Net Profit (E)= [C-D]		14550	174600	181,320
Investment Payback			42,000	42,000

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

		-	
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	174,600	181,320
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		132,600
	Total Cash Inflow	244600	313920
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	132,600	271920

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 12 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



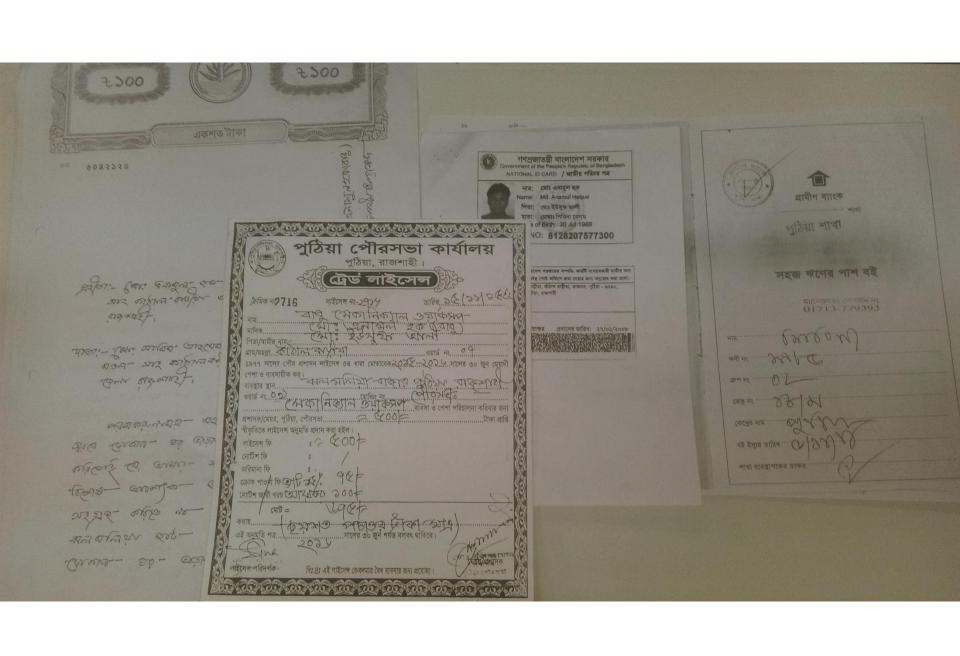












FAMILY PICTURE

