#### Proposed NU Business Name: **BISMILLAH ENGINEERING & ELECTRIC**



Project identification and prepared by: Md.Kazem uddin, Bashon Unit, Gazipur

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. MOHASIN		
Age	:	11-12-1984 (29 Years)		
Education, till to date	:	SSC		
Marital status	:	Married		
Children	:	2 Douther		
No. of siblings:	••	3 Brathers & 2 Sisters		
Address	:	Vill: Kunia; P.O: National University; P.S: Gazipur Sadar; Dist: Gazipur		
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  MOMOTAJ BEGUM  LATE. ABDUS SALAM  Branch: Gasa, Centre # 53(Female),  Member ID: 5447/1 Group No: 06  Member since: 20-05-2008 ( 7 Years)  First loan: BDT 5,000/-		
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: 19120 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 no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716333008
Family's Contact No.	:	01715792645
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

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

**MOMOTAJ BEGUM** joined Grameen Bank since 7 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her Husband business.

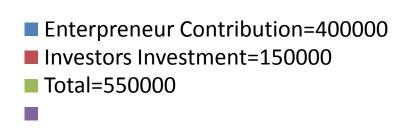
Proposed Nobin Udyokta Business Info					
Business Name	:	BISMILLAH ENGINEERING & ELECTRIC			
Location	:	Kunia, Gazipur			
Total Investment in BDT	:	BDT 5,50,000/-			
Financing	:	Self BDT 4,00,000/- (from existing business) 73% Required Investment BDT 1,50,000/- (as equity) 27%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	<b>:</b>	BDT 5,000			
Size of shop	:	8 ft x 22 ft= 176 square ft			
Security of the shop	:				
Implementation	••	<ul> <li>The business is planned to be scaled up by investment in existing goods like: lathe machine, dill machine, held gearing, held dill, welling machine, gas cilinder etc.</li> <li>Average 20% gain on sales.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>After getting equity fund no employee will be appointed.</li> <li>The shop Rent.</li> <li>Collects goods from Dhaka.</li> <li>Agreed grace period is 3 months.</li> </ul>			

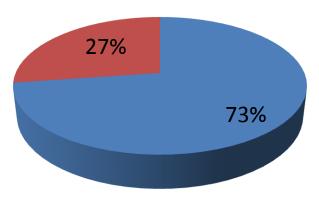
<b>Existing Business</b>	(BDT)	D
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Particular	Daily	Monthly	Yearly
Revenue (sales)			
lathe machine, dill machine, held gearing, held dill, welling			
nachine,gas cilinder etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
llathe machine, dill machine, held gearing, held dill, welling			
nachine,gas cilinder etc.	2400	72,000	8,64,000
Total variable Expense (B)	2400	72,000	8,64,000
Contribution Margin (CM) [C=(A-B)	600	18,000	2,16,000
Less. Fixed Expense			
Rent		5000	60,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Transportation		400	4,800
Intertainment		300	3,600
Generator		200	2,400
Total fixed Cost (D)		11,700	1,40,400
Net Profit (E) [C-D)		6,300	75,600

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
lathe machine.	1,00,000	30,000	1,30,000			
dill machine,	1,00,000	20,000	1,20,000			
held Gearing, held dill,	1,20,000	40,000	1,60,000			
Welling machine, gas cilinder etc.	80,000	60,000	1,40,000			
Total	4,00,000	1,50,000	5,50,000			







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Financial Projection (BDT)					
Daily	Monthly	1st Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year	
3,500	1,05,000	12,60,000	13,23,000	13,89,150	
3,500	1,05,000	12,60,000	13,23,000	13,89,150	
2,800	84,000	10,08,000	10,58,400	11,11,320	
2,800	84,000	10,08,000	10,58,400	11,11,320	
700	21,000	2,52,000	2,64,600	2,77,830	
	5000	60,000	60,000	60,000	
	500	6,000	6,500	6,800	
	300	3,600	3,700	3,800	
	5000	60,000	60,000	60,000	
	700	8,400	9,000	9,500	
	300	3,600	3,700	3,800	
	200	2,400	2,500	2,600	
	11,700	1,40,400	1,45,400	1,46,500	
	9,300	1,11,600	1,19,200	1,31,330	
		60,000	60,000	60,000	
	3,500 3,500 2,800 2,800	Daily       Monthly         3,500       1,05,000         3,500       1,05,000         2,800       84,000         700       21,000         500       500         300       5000         700       300         300       200         11,700	Daily         Monthly         1st Year           3,500         1,05,000         12,60,000           3,500         1,05,000         12,60,000           2,800         84,000         10,08,000           2,800         84,000         10,08,000           700         21,000         2,52,000           500         60,000           300         3,600           700         8,400           300         3,600           200         2,400           11,700         1,40,400           9,300         1,11,600	Daily         Monthly         1st Year         2nd Year           3,500         1,05,000         12,60,000         13,23,000           3,500         1,05,000         12,60,000         13,23,000           2,800         84,000         10,08,000         10,58,400           2,800         84,000         10,08,000         10,58,400           700         21,000         2,52,000         2,64,600           500         60,000         60,000           500         6,000         6,500           300         3,600         3,700           500         8,400         9,000           300         3,600         3,700           200         2,400         2,500           11,700         1,40,400         1,45,400           9,300         1,11,600         1,19,200	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	1,11,600	1,19,200	1,31,330
1.3	Depreciation (Non cash item)		40,000	36,000
			51,600	1,50,800
1.4	Opening Balance of Cash Surplus			
	Total Cash Inflow	2,61,600	2,10,800	3,18,130
2	Cash Outflow			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,10,000	60,000	60,000
3	Net Cash Surplus	51,600	1,50,800	2,58,130

## SWOT ANALYSIS

## Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 9 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

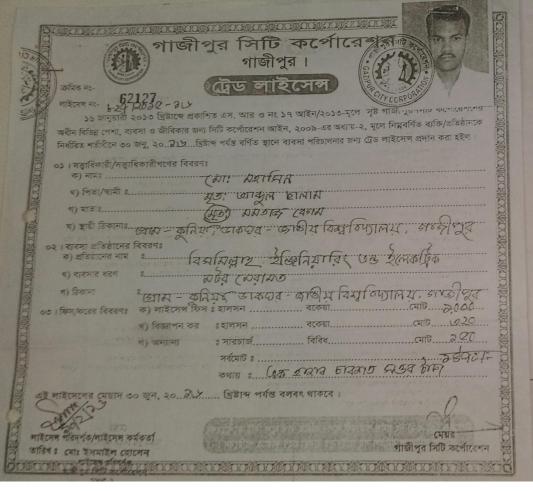
# Pictures



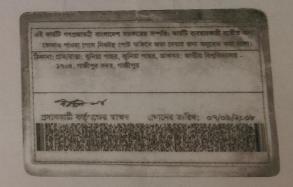












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## **FAMILY PICTURE**

