Proposed NU Business Name: MA' ENGENEEARING WORKSHOP



Project identification and prepared by: Md. Aminul Islam, Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD.MONIRUZZMAN		
Age	:	25-07-198 (31 Years)		
Education, till to date	:	Class Five		
Marital status	:	Married		
Children	:	1 Sons AND 1 Daughter		
No. of siblings:	:	3Brothers and 3 Sisters		
Address	:	Vill: Meruyaghona P.O: Meruyaghona P.S: Delduar, Dist: Tangail		
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 ROSHNAA BEGUM JOHIR AHMMED Branch: Lawhati Delduar, Centre # 47 (Female), Member ID:4563, Group No: 05 Member since: 11/10/1998 to 15/07/2006 (8Years) First loan: BDT 4000 /-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: Nil 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		1 years experience in running business.
Training Info	:	He has no years training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774703066
Family's Contact No.	•	01974703066
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROSHNAA BEGUM joined Grameen Bank since 18 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info			
Business Name	:	MA ENGENEEARING WORKSHOP	
Location	:	Putiyajani Bazar, Delduar, Tangail.	
Total Investment in BDT	:	BDT 207050/-	
Financing	:	Self BDT 137050/- (from existing business) 66% Required Investment BDT 70,000/- (as equity) 34%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	300 ft x 20ft= 600 square ft	
Security of the shop	:	Nill	
Implementation	:		

	Existing Business (BDT)		
Particular		Daily	
			Τ

Particular		Daily	
Revenue (sales)			

TV Box, Almery, Alna, Rake, Showcase etc. Total Sales (A)

Less. Fixed Expense

Rent

Electricity Bill

Transportation

Entertainment

Salary (sttaf)

Salary (self)

Total fixed Cost (D)

Net Profit (E) [C-D)

Mobile Bill

Less. Variable Expense

TV Box, Almery, Alna, Rake, Showcase etc. **Total variable Expense (B) Contribution Margin (CM) [C=(A-B)**

1,000 200 200 8,000

5,000

18,500

5,500

Monthly

80,000

80,000

56,000

56,000

24,000

2,100

2000

2,400 2,400

96,000 60,000 222,000

66,000

Yearly

960,000

960,000

672,000

672,000

288,000

25,200

24,000

12,000

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Squire bar	23,000	0	23,000		
Self	10,000	0	10,000		
Shet	9,000	0	9,000		
Missep	10,000	0	10,000		
Sprea Machine	5,000	0	5,000		
Welding Machine	30,000	0	30,000		
Dil Machine	20,000	0	20,000		
Angel	9,200	0	9,200		
Vaj Machine	19,200	70000	89,200		
Cable	1,650	0	1,650		
Tang , other	0	0	0		
Total	137,050	70,000	207,050		

Source of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
TV Box, Almery, Alna, Rake, Showcase etc.		112,000	1,344,000	1,411,200
Total Sales (A)		112,000	1,344,000	1,411,200
Less. Variable Expense				
TV Box, Almery, Alna, Rake, Showcase etc.		78,400	940,800	987,840
Total variable Expense (B)		78,400	940,800	987,840
Contribution Margin (CM) [C=(A-B)]		33,600	403,200	423,360
Less. Fixed Expense				
Guard		2,100	25,200	24,000
Electricity Bill		2000	24,000	18,000
Transportation		1,500	18,000	6,000
Mobile Bill		300	3,600	3,600
Entertainment		200	2,400	2,400
Salary (sttaf)		12,000	144,000	144,000
Salary (self)		5,000	60,000	60,000
Total Fixed Cost		23,100	277,200	258,000
Net Profit (E) =[C-D)]		10,500	126,000	165,360
nvestment Payback			42,000	42,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	126,000	165,360
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		84,000
	Total Cash Inflow	196,000	249,360
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)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	84,000	207,360

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: Years Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft Fire

Political unrest

Pictures

















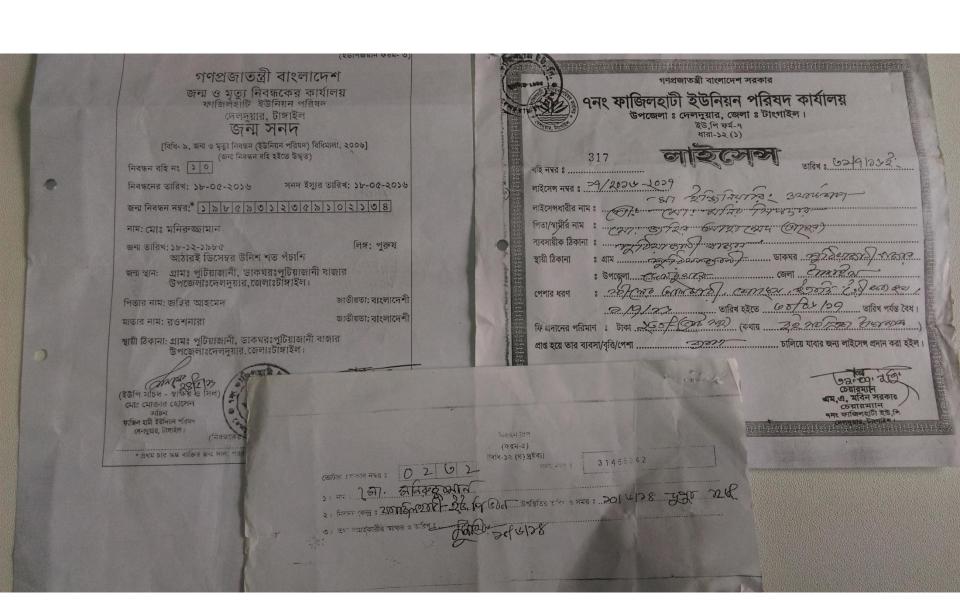












FAMILY PICTURE

