

Proposed NU Business Name: TAIJUL ENGINEERING WORKSHOP



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Project verified by: Md. Abdul Mannan Taluder



Brief Bio of The Proposed Nobin Udyokta

Name	:	TAJUL ISLAM
Age	:	01-11-1996 (20 Years)
Education, till to date	:	Class- Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers,01 sister.
Address	:	Vill:Horishonkor Pur, P.O: Prijpur, P.S: Godagari, Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. TAJKURA BEGUM
(iii) Father's name	:	JOYNAL ABEDIN
(iv) GB member's info	:	Branch: Matikata Prijpur, Centre # 39 (Female), Member ID: 3054/1, Group No: 04 Member since: 11-09-2002 (14 Years) First loan: BDT 2,000
Further Information:		Existing Loan:6,000 /-, Outstanding loan:4548/-
(v) Who pays GB loan installment	:	Father
(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	:	07 years experience in running business. 05 years experience in own business . He has no training.
Other Own/Family Sources of Income	:	Video program service.
Other Own/Family Sources of Liabilities	:	Charging of Auto car.
Entrepreneur Contact No.	:	01760-493240
Mother's Contact No.	:	01749-980147
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. TAJKURA BEGUM joined Grameen Bank since 14 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	TAIJUL ENGINEERING WORKSHOP
Location	:	Fultola Mor, Vatopara, Godagari , Rajshahi.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	40 ft x 10 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a business.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Mohishal Bari.▪The farm is rented.

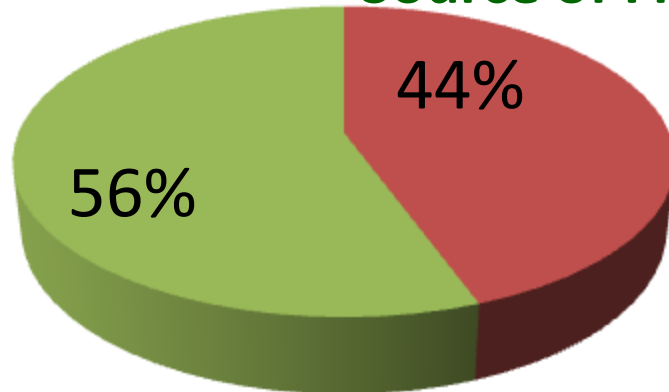
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Iron	480	14400	172800
Servesing & Garage Rent	450		
Total Sales(A)	930	14400	172800
Less Variable Expense (B)			
Straw, Bran, Medicine etc	384	11520	138240
Total Variable Expense	384	11520	138240
Contributon Margin (CM) [C=(A-B)]	546	16380	196560
Less Fixed Expense			
Rent		1000	12000
Electric Bill		5000	60000
Transportaion		400	4800
Salary (Self)		4000	48000
Entertainment		100	1200
Mobil Bill		200	2400
Total Fixed Cost (D)		10700	128400
Net Profit (E)= [C-D]		5680	68160

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Iron			30000			50000	80000
Security			10000				10000
Other							0
Total	0		40000	0		50,000	90,000

Source of Finance



- Entrepreneur's Contribution
40,000
- Investor's Investment 50,000
- Total 90,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Iron	850	25500	306000	321300	337365
Servesing & Garage Rent	450	13500	162000	170100	178605
Total Sales(A)	1300	39000	468000	491400	515970
Less Variable Expense (B)					
Mahogany Wood,Bedstead,Door ETC	680	20400	244800	257040	269892
Total Variable Expense	680	20400	244800	257040	269892
Contributon Margin (CM) [C=(A-B)]	620	18600	223200	234360	246078
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		5000	60000	60300	60600
Transportaion		400	4800	5040	5292
Salary (Self)		4000	48000	48000	48000
Entertainment		100	1200	1200	1200
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		10700	128400	129040	129692
Net Profit (E)= [C-D]		7900	94800	99540	104517
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	94,800	99540	104517
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74800	154340
	Total Cash Inflow	144,800	174,340	258,857
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	74,800	154,340	238,857

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures











FAMILY PICTURE

