

Proposed NU Business Name: MA MONI ENGINEERING WORKSHOP



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Howlader
Sonagazi Unit, Feni
Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL KORIM
Age	:	02-03-1983 (34 Years)
Education, till to date	:	Class - Seven
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Mongol kandi, P.O: Bokter Munshi, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOHORA KHATUN
(iii) Father's name	:	AMIN ULLAH
(iv) GB member's info	:	Branch: Mongolkandi, Centre # 21 (Female), Member ID: 1852, Group No: 02 Member since :10-07-1991-2001 (10 Years) First loan: BDT 2,000 Existing Loan: 10,000/-Outstanding Loan : NIL
Further Information:		
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	09 Years experience in the business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01861-680154
Mother's Contact No.	:	01827-606440
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOHORA KHATUN joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

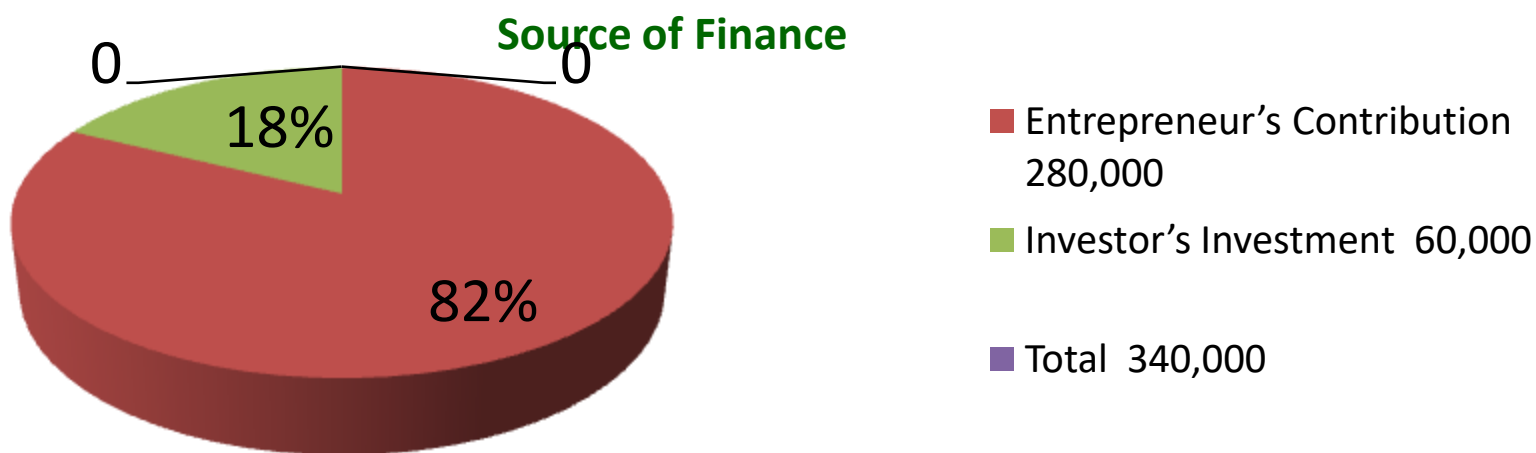
Proposed Nobin Udyokta Business Info

Business Name	:	MA MONI ENGINEERING WORKSHOP
Location	:	Dak Bangla Bazar, Sonagazi, Feni.
Total Investment in BDT	:	BDT 3,40,000/-
Financing	:	Self BDT 2,80,000/-(from existing business) 82% Required Investment BDT 60,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	36 ft x 12 ft= 432 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur.ExistingThree employees.▪Collects goods from Feni.▪Average 20 % gain on Sales.▪The Shop is rented.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Washing machine,Dril machine,Kater,Gas cylender,Almari	4800	144000	1728000
Total Sales(A)	4800	144000	1728000
Less Variable Expense (B)			0
Washing machine,Dril machine,Kater,Gas cylender,Almari	2880	86400	1036800
Total Variable Expense	2880	86400	1036800
Contributon Margin (CM) [C=(A-B)]	1920	57600	691200
Less Fixed Expense			
Rent		2000	24000
Electric Bill		2000	24000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Entertainment		300	3600
Gard		400	4800
Mobil Bill		300	3600
Total Fixed Cost (D)		31000	372000
Net Profit (E)= [C-D]		26600	319200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
washing machine	4	12000	48000			0	48000
Dril Machine	3	8000	24000			0	24000
Cuter/Plain sheet	2	6000	12000			30000	42000
Granding/Angel	2	2000	4000			30000	34000
Gas Clynder	3	12000	36000				36000
Almari	2	18000	36000				
Gril	12	2500	30000				
Security			80000				80000
other			10000				10000
Total	28		280000	0		60,000	340,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Washing machine,Dril machine,Kater,Gas cylender,Almari	5500	165000	1980000	2079000	2182950
		0	0	0	0
Total Sales(A)	5500	165000	1980000	2079000	2182950
Less Variable Expense (B)					
Washing machine,Dril machine,Kater,Gas cylender,Almari	3300	99000	1188000	1247400	1309770
Total Variable Expense	3300	99000	1188000	1247400	1309770
Contributon Margin (CM) [C=(A-B)]	2200	66000	792000	831600	873180
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		2000	24000	24300	24600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		300	3600	3600	3600
Gard		400	4800	4800	4800
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		31000	372000	373000	374030
Net Profit (E)= [C-D]		35000	420000	441000	463050
Investment Pav Back			24.000	24.000	24.000

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	60,000		
1.2	Net Profit	420,000	441000	463050
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		396000	813000
	Total Cash Inflow	480,000	837,000	1,276,050
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	396,000	813,000	1,252,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill :09 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









মা-মনি ইঞ্জিনিয়ারিং ওয়ার্কসপ

এখানে যে কোন ধরনের ওয়েল্ডিং এর কাজ করা হয় ও
আলমারী, গ্রীল, সার্টির তৈরী ও মেরামত করা হয় এবং
চুলার সকল প্রকার সামগ্রী ও গ্যাস সিলিডার পাওয়া যায়।

প্রোঃ মোঃ আব্দুল করিম (মিলন)
01861-680154 # 01721-752760

ডাক-বাংলা, মেইন রোড, সোনাগাজী, ফেনী।



FAMILY PICTURE

