

Proposed NU Business Name: **RAHUL ENJINEERING WORKSHOP**



Project identification and prepared by: Md. Saidullah,
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Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AMINUR ISLAM
Age	:	25-01-1987 (30 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	05 Brothers & 02 Sister
Address	:	Vill: Belail, P.O: Chowmohoni, P.S: Dupchachia, Dist: Bogra
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. ALEMA BEGUM
(iii) Father's name	:	MD,KAFIL UDDIN AKONDO
(iv) GB member's info	:	Branch: Bir-Kedar Kahalu, Centre # 71 (Female), Member ID: 7638, Group No: 03 Member since: 27-03-2000 to 2010(10Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: Nil
(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	:	13 years experience in running business 13 Years in own business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-404742
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ALEMA BEGUM joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAHUL ENJINEERING WORKSHOP
Location	:	Chapapur Road, Chowmohoni, Dupchachia
Total Investment in BDT	:	BDT 122,000/-
Financing	:	Self BDT 62,000/- (from existing business) 51% Required Investment BDT 60,000/- (as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Door, Window, Grill, Angle bar, etc.▪ 40% Gain of sale.▪ The business is operating by entrepreneur. Existing Nil employee.▪ 01 will be appointed in the future.▪ Collects goods from Bogura, Dupchachia.▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Door, Window, Grill	50,000	600,000
Total Sales (A)	50,000	600,000
Less Variable Expense		0
Door, Window, Grill	30,000	360,000
Total variable Expense (B)	30,000	360,000
Contribution Margin (CM) [C=(A-B)]	20,000	240,000
Less Variable Expense		0
Rent	800	9,600
Electricity bill	3,000	36,000
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Entertainment	500	6,000
Guard	50	600
Mobile bill	500	6,000
Total fixed cost (D)	10,850	130,200
Net Profit (E)= [C-D]	9,150	109,800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Door	5	8,000	40000	0	140	0	40000
Janala	0	50	0	0	700	0	0
Pati	100	50	5000	200	50	10000	15000
Angle	100	50	5000	500	40	20000	25000
Seet	90	80	7200	100	80	8000	15200
Bar Sir	100	50	5000	440	50	22000	27000
Total	395	0	62,000	1240	0	60,000	122000

Source of Finance



- Entrepreneur's Contribution 62,000
- Investor's Investment 60,000
- Total 122,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Door, Window, Grill	70,000	840,000	882,000	926,100
Total Sales (A)	70,000	840,000	882,000	926,100
Less. Variable Expense				
Door, Window, Grill	42,000	504,000	529,200	555,660
Total variable Expense (B)	42,000	504,000	529,200	555,660
Contribution Margin (CM) [C=(A-B)]	28,000	336,000	352,800	370,440
Less. Fixed Expense				
Rant	800	9,600	10,080	10,584
Electricity Bill	3500	42,000	44,100	46,305
Mobile Bill	700	8,400	8,820	9,261
Guard	100	1,200	1,260	1,323
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	3,000	36,000	37,800	39,690
Transportation	2000	24,000	25,200	26,460
Entertainment	800	9,600	10,080	10,584
Total Fixed Cost	15900	190,800	200,340	210,357
Net Profit (E) [C-D]	12,100	145,200	152,460	160,083
Investment Payback		24,000	24,000	24,000

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

SR#	<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	145,200	152,460	160,083
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		121,200	249,660
	Total Cash Inflow	205,200	273660	409743
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	121,200	249660	385743

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Chapapur Road,
Chowmohoni,Dupchachia
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

