

Proposed NU Business Name: **RIDUWAN ENGINEERING WORK SHOP**



Project identification and prepared by: Md. Answar Ali,  
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD SAFAR ALI</b>
Age	:	20-02-1989 (28Years)
Education, till to date	:	5 Pass
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers, 01 Sister.
Address	:	Vill: Uttara Abashik Alaka,P.O: Modhupur, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>JAYDA KHATUN</b>
(iii) Father's name	:	<b>SAMAN ALI</b>
(iv) GB member's info	:	Branch: Modhupur, Tangail Centre # 49 (Male), Member ID: 9916, Group No: 18 Member since: 05-08-2008 to 2017(09 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 20,100/-
(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	:	04 years experience in running business. 04 Years in own business. He has 10 Years training on tailors.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01783-978545
Mother's Contact No.	:	none
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd. Modhupur, Tangail.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JAYDA KHATUN** joined Grameen Bank since 09 years ago. At first he took 5,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RIDUWAN ENGINEERING WORK SHOP</b>
Location	:	Modhupur Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000 (from existing business) % Required Investment BDT 50,000 (as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 20,000
Size of Farm	:	18 ft x 10 ft = 180 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The shop is planned to be scaled up by investment in existing all kind of germans shamogri, cloths &amp; tailoring.</li><li>▪ The shop is self.</li><li>▪ The shop is operating by entrepreneur.</li><li>▪ Existing one employee.</li><li>▪ Collects cloths from Tangail.</li><li>▪ Agreed grace period is 3 months.</li></ul>

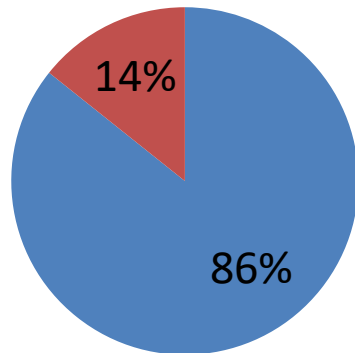
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
stil dorga, ganala, grile etc.	3,500	105,000	1260000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1260000</b>
<b>Less. Variable Expense</b>			
stil dorga, ganala, grile etc.	2,800	84,000	1008000
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1008000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252000</b>
<b>Less. Fixed Expense</b>			
Rent		1000	12,000
Electricity Bill		600	7,200
Transportation		500	6000
Salary (self)		5000	60,000
Salary (staff)		8000	96,000
Entertainment		300	3,600
Guard		0	0
Generator		200	2400
Mobile Bill		300	3600
<b>Total fixed Cost (D)</b>		<b>15,900</b>	<b>190,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,100</b>	<b>61,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
stil	1	25000	25000	1	25000	25000	50000
lohar path	1	25000	25000	1	25000	25000	50000
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
others							0
security			20,000				20000
<b>Total</b>			<b>70000</b>			<b>50000</b>	<b>120000</b>

## Source of Finance



- Entrepreneur's Contribution BDT 300000
- Investor's Investment BDT 50,000
- Total BDT 350000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
stil dorga, ganala, grile etc.	4000	120000	1440000	1512000	1587600
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
stil dorga, ganala, grile etc.	3200	96000	1152000	1209600	1270080
<b>Total Variable Expense</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>	<b>1209600</b>	<b>1270080</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		700	8400	100800	1209600
Transportaion		700	8400	8820	9261
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8,000	96000	96000	96000
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator		200	2400	2400	2400
Mobile Bill		400	4800	0	0
<b>Total Fixed Cost (D)</b>		<b>16400</b>	<b>194400</b>	<b>282420</b>	<b>1391661</b>
<b>Net Profit (E)= [C-D]</b>		<b>7600</b>	<b>91200</b>	<b>95760</b>	<b>100548</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</b>	<b>30,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	91,200	95760	100548
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61200	126960
	<b>Total Cash Inflow</b>	<b>141,200</b>	<b>156,960</b>	<b>227,508</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>61,200</b>	<b>126,960</b>	<b>197,508</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kochua Bazar, Sakhipur,  
Tangail.

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

স্বাস্থ্য সূত্র



স্বাস্থ্য শক্তি  
সামাজিক বৃত্তান্ত

# গ্রামীণ শক্তি সামাজিক ব

## প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের

প্রকল্পের নাম: রিদহান ইঞ্জিনিয়ারিং স্ট্রাকচারাল

ইউনিটের নাম: মস্কিউ-ইউনিট প্রকল্প প্রস্তাব গ্রহণের তারিখ

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: স্বঃ চন্দ্র ব্রজেশ্বরী

বয়স: ২৮ বছর, জন্ম তারিখ: ২০১০/১৮/০৫ জাতীয় পরিচয়পত্র

শিক্ষাগত যোগ্যতা: বেসরকারী

















# FAMILY PICTURE

