

Proposed NU Business Name: **ARABY GENERATOR AND MACHINERIES**



Project identification and prepared by: Md. Anwar Ali,  
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Project verified by: Md. Mizanur Rahman



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

Name	:	<b>RIJUAN AHMED RAJA</b>
Age	:	03-01-1989 (29Years)
Education, till to date	:	B.B.A Pass
Marital status	:	Married
Children	:	01 Sons
No. of siblings:	:	01 Brother
Address	:	Vill: Chaepur ,P.O: Dhanabari, P.S: Dhanabari, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. FARIDA BEGUM</b>
(iii) Father's name	:	<b>MD . AYEN UDDIN</b>
(iv) GB member's info	:	Branch: Calas Modhupur, Centre # 38 (Female), Member ID: 9201, Group No: 10 Member since: 10-05-2008 (09 Years) First loan: BDT 2000/-
Further Information:		Existing loan: BDT 5,000/- Outstanding loan: BDT 4890/-
(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	:	04years experience in running business. 04 Years in own business. He has n training.
Other Own/Family Sources of Income	:	none
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-259504
Mother's Contact No.	:	01712-395098
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd. Modhupur, Tangail.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. PHARIDA BEGUM** joined Grameen Bank since 09 years ago. At first he took 2000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

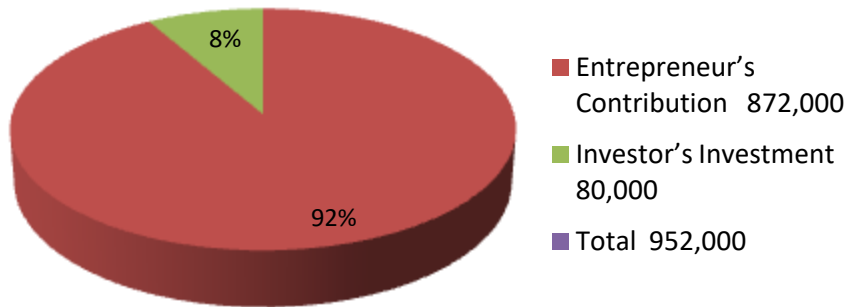
Business Name	:	<b>ARABY GENERATOR AND MACHINERIES</b>
Location	:	Malaura, tangail road, ,Modhupur, Tangail.
Total Investment in BDT	:	BDT 9,52,000/-
Financing	:	Self BDT 8,72,000 (from existing business)92 % Required Investment BDT 80,000 (as equity)08 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	60 ft x1 5 ft = 900 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; old machine,old generator,old power telar etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods from Dhaka, bogura,</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
gas selender, gas stove,others	10000	300000	3600000
	0	0	0
<b>Total Sales(A)</b>	<b>10000</b>	<b>300000</b>	<b>3600000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
gas selender, gas stove,others	9000	270000	3240000
<b>Total Variable Expense</b>	<b>9000</b>	<b>270000</b>	<b>3240000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>
<b>Less Fixed Expense</b>			
Rent		5000	60000
Electric Bill		300	3600
Transportaion		4000	48000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		500	6000
Guard		200	2400
Generator		0	0
Mobile Bill		400	4800
<b>Total Fixed Cost (D)</b>		<b>20400</b>	<b>244800</b>
<b>Net Profit (E)= [C-D]</b>		<b>9600</b>	<b>115200</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
old machine	26	7,000	182,000			50,000	232,000
old generator	16	10,000	160,000			30,000	190,000
old power telar	2	0	70,000			0	70,000
old machine parts	0	0	60,000			0	60,000
security	0	0	400,000			0	400,000
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>44</b>	<b>17000</b>	<b>872,000</b>	<b>0</b>	<b>0</b>	<b>80,000</b>	<b>952,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
old machine,old genaretor,machineparts,others	20000	600000	7200000	7560000
0	0	0	0	0
<b>Total Sales(A)</b>	<b>20000</b>	<b>600000</b>	<b>7200000</b>	<b>7560000</b>
<b>Less Variable Expense (B)</b>				
old machine,old genaretor,machineparts,others	18000	540000	6480000	6804000
<b>Total Variable Expense</b>	<b>18000</b>	<b>540000</b>	<b>6480000</b>	<b>6804000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>
<b>Less Fixed Expense</b>				
Rent		5000	60000	60000
Electric Bill		300	3600	3900
Transportaion		4000	48000	50400
Salary (Self)		5000	60000	60000
Salary (Staff)		5000	60000	60000
Entertainment		500	6000	6000
Gard		200	2400	2400
Generator		0	0	0
Mobil Bill		400	4800	4900
<b>Total Fixed Cost (D)</b>		<b>20400</b>	<b>244800</b>	<b>247600</b>
<b>Net Profit (E)= [C-D]</b>		<b>39600</b>	<b>475200</b>	<b>498960</b>
<b>Investment Pay Back</b>			<b>48,000</b>	<b>48,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	475,200	498960
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		427,200
	<b>Total Cash Inflow</b>	<b>555,200</b>	<b>926,160</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>427,200</b>	<b>878,160</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;Malauri ,tanagail road,  
modhupurTangail.

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

