

**Proposed NU Business Name: MAA MONI ENGINEERING WORKSHOP**



Project identification and prepared by: Md. Raju Ahmed,  
Nobabgonj Unit, Dhaka

Project verified by: Shushanto Kumar Bishwas



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

Name	:	<b>MD. MANUAR HOSSAIN</b>
Age	:	05-06-1982 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Daughter 1 Sons
No. of siblings:	:	3 Brother 2 Sisters
Address	:	Vill: Shinghora, P.O: Patiljhap, P.S: Nobabgonj, Dist: Dhaka
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>REJIA KHATUN</b>
(iii) Father's name	:	<b>SUKUR ALI MADHOBOR</b>
(iv) GB member's info	:	Branch: Sholla Nobabgonj , Centre # 09(Female), Member ID: 3443, Group No: 06 Member since: 1996 (11 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 10000, 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	:	11 years experience in running business. He has 7 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-296623
Mother's Contact No.	:	01961-504625
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**REJIA KHATUN** joined Grameen Bank since 11 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA MONI ENGINEERING WORKSHOP</b>
Location	:	Madical more Sholla bazar Nobabgonj Dhaka
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 200000/- (from existing business) 71% Required Investment BDT 80,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 12ft= 240 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Electric item etc.</li><li>▪ Average 25% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing 1 employees.</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Dhaka.</li><li>▪ Agreed grace period is 3 months.</li></ul>

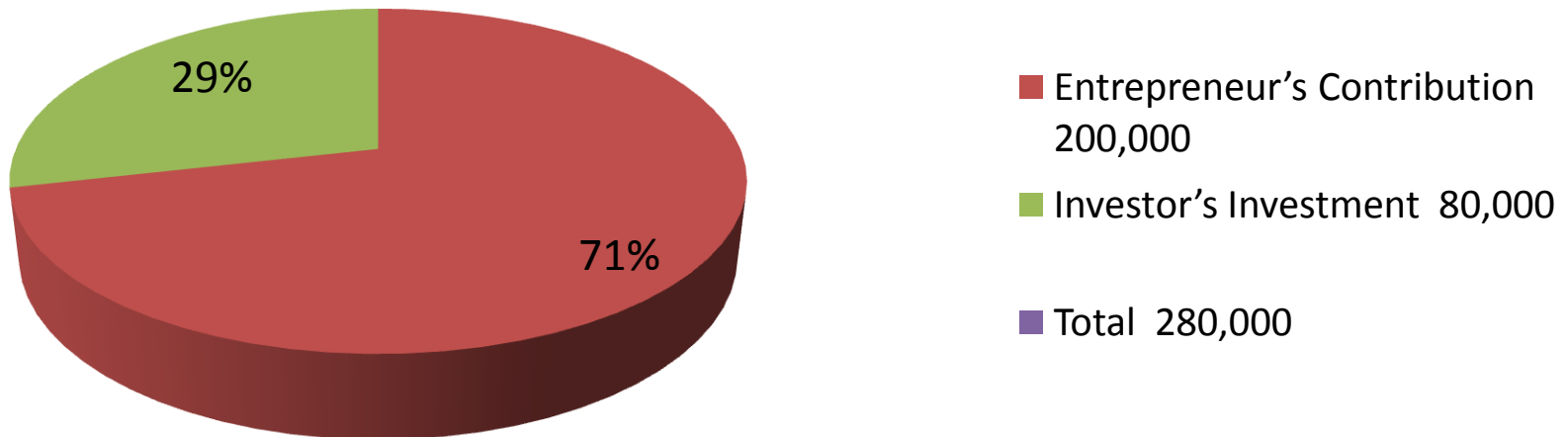
## Existing Business (BDT)

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Electric item	4000	120000	1440000
<b>Total sales (A)</b>	4000	120000	1440000
<b>Less Variable Exp.</b>			
Electric item	3000	90000	1080000
<b>Total Variable exp. (B)</b>	3000	90000	1080000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>
<b>less fixed exp.</b>			
Rent		1500	18000
Electricity bill		3000	36000
Transportation		1500	18000
Salary (self)		5000	60000
Salary (staff)		12000	144000
Entertainment		300	3600
Mobile		300	3600
<b>total fixed cost (D)</b>		23600	283200
<b>Net profit (E) [C-D]</b>		<b>6400</b>	<b>76800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cable	10	2000	20,000			0	20,000
Iston	50	500	25,000			0	25,000
Ring	150	200	30,000			0	30,000
Engine block	5	3000	15,000			0	15,000
matchine	10	3000	30,000	2	30000	60,000	90,000
Other	200	200	40,000	100	200	20,000	60,000
Security			40,000				40,000
<b>Total</b>	<b>425</b>		<b>200,000</b>	<b>102</b>		<b>80,000</b>	<b>280,000</b>

## Source of Finance



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Electric Item	5300	159000	1908000	2003400
<b>Total Sales (A)</b>	<b>5300</b>	<b>159000</b>	<b>1908000</b>	<b>2003400</b>
less variable Expenses				
Electric Item	3975	119250	1431000	1502550
Total variable Expenses (B)	3975	119250	1431000	1502550
<b>Contribution Margin (CM)= (A-B)</b>	<b>1325</b>	<b>39750</b>	<b>477000</b>	<b>500850</b>
<b>Less Fixed Expenses</b>				
Rent		1500	18000	18000
Electricity bill		3000	36000	16000
Transportation		1500	18000	35000
Salary (self)		5000	60000	60000
Salary (staff)		17000	204000	204000
Entertainment		400	4800	4800
Mobile		350	4200	7400
Total Fixed Cost		28750	345000	345200
<b>Net Profit (E) (C-D)</b>		<b>11000</b>	<b>132000</b>	<b>155650</b>
Investment Payback			<b>48000</b>	<b>48000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	132,000	155,650
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		84,000
	<b>Total Cash Inflow</b>	212000	239650
2	Cash Outflow		
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>	128,000	48000
3	<b>Net Cash Surplus</b>	84,000	191650

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 11 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















খালেদা জিয়া'র সালাম নিন

ধানের শীষে ভোট দিন।

কাজী মনিরুজ্জামান পবন

স্বাধীনতা সংগ্রামের স্মরণার্থে নির্বাচনের উপস্থিত হওয়া প্রয়োজন।  
শেখ হাসিনার বিরুদ্ধে ভোট দিন।

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# FAMILY PICTURE

