

Proposed NU Business Name: M/S Miki Machineries & Hadware



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Project verified by: Md.Abdul Mannan



Brief Bio of The Proposed Nobin Udyokta

Name	:	REZUANUL ARIF
Age	:	31-12-1984(32 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother,2 sisters
Address	:	Vill:Vatopara, P.O: Vatopara, P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMA BEGUM
(iii) Father's name	:	MOSTAFIZUR RAHAMAN
(iv) GB member's info	:	Branch: Matikata Godagari, Centre # 32 (Female), Member ID: 2391/3, Group No: 02 Member since: 26-02-2012(5Years) First loan: BDT 10000
Further Information:		Existing Loan:10000 /-, Outstanding loan:2960/--
(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. He has no training.
Other Own/Family Sources of Income	:	Caw firm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-780066
Mother's Contact No.	:	01720-295473
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA BEGUM joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultural.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S Miki Machinerics & Hadware
Location	:	Kodom Hazir Mor, Vatopara, Godagari Rajshahi
Total Investment in BDT	:	BDT 133,000/-
Financing	:	Self BDT 83,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a machinerics & hadware.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Rajshahi.▪The shop is own.

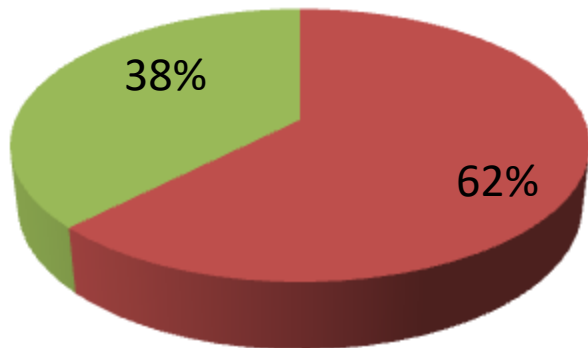
Exesting

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Hadware,Machinerise,digel,petrol ETC	1800	54000	648000
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Hadware,Machinerise,digel,petrol ETC	1440	43200	518400
Total Variable Expense	1440	43200	518400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electricity Bill		200	2400
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		100	1200
Generator		0	0
Mobil Bill		200	2400
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Hadware			20000			20000	40,000
Machineries			30000			30000	60,000
Diesel	1	15000	15000				15,000
Patrol	40	96	3800				3,800
Mobil	50	240	12000				12,000
Others			2200				2,200
Total	91		83000			50,000	133,000

Source of Finance



- Entrepreneur's Contribution 83,000
- Investor's Investment 50,000
- Total 133,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Hadware,Machunerise.Desel,Mobil	2200	66000	792000	1188000	1247400
Total Sales(A)	2200	66000	792000	1188000	1247400
Less Variable Expense (B)		0	0	0	0
Hadware,Machunerise.Desel,Mobil	1760	52800	633600	950400	997920
Total Variable Expense	1760	52800	633600	950400	997920
Contributon Margin (CM) [C=(A-B)]	440	13200	158400	237600	249480
Less Fixed Expense					
Rent		0	0	0	0
Electricity Bill		200	2400	2700	3000
Transportaion		500	6000	6400	6800
Salary (Self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6000	72000	72800	73600
Net Profit (E)= [C-D]		7200	86400	164800	175880

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	50,000		
1.2	Net Profit	86,400	164800	175880
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	Total Cash Inflow	136,400	192,800	278,380
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	28000	102500	180885

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

