

# Proposed NU Business Name: MOHAMMADI ENGINEERING WORKSHOP



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Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD: RUBEL FOKIR</b>
Age	:	12-05-1986 (31 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Boy
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill: Baneajan P.O: Boldiata Bazar P.S: Donbari 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>Most: ROKEA Begum</b>
(iii) Father's name	:	<b>MD: OWARECE FOKIR</b>
(iv) GB member's info	:	Branch: Nolhara modupur , Centre # 16 (Female), Member ID: 4358, Group No: 08 Member since: 2005-2014 (09 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: 16,000 Outstanding loan:
(v) Who pays GB loan installment	:	Mother
(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	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778-237391
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST: ROKEA BEGUM** Joined Grameen Bank Since 09 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOHAMMADI ENGINEERING WORKSHOP</b>
Location	:	Baneajan Bastand Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 187,000
Financing	:	Self BDT 147,000(from existing business) 78% Required Investment BDT 40,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	50,00 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Doroja , Janala etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Donbari.</li><li>▪Agreed grace period is 3 months.</li></ul>

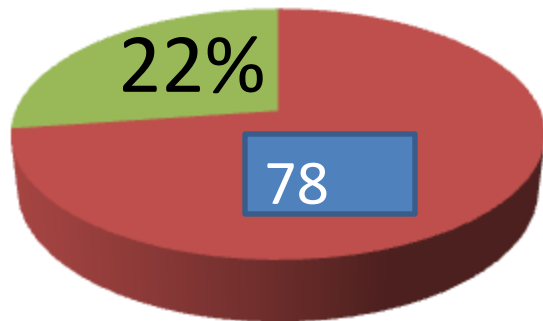
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Doroja , Janala etc.	2,000	60,000	720,000
<b>Total Sales (A)</b>	2,000	60,000	720,000
<b>Less. Variable Expense</b>			
Doroja , Janala etc.			
	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	1,600	48,000	576,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	324,000
<b>Less. Fixed Expense</b>			
Rent		5,000	60,000
Electricity Bill		2,000	24,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary ( staff)		0	0
Transportation		1,000	12,000
Entertainment		300	3,600
Genaretor		0	0
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>13,600</b>	<b>163,200</b>
<b>Net Profit (E) [C-D]</b>		<b>13,400</b>	<b>160,800</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Jnala			50,000				50,000
Daroja			12,000				12,000
Stik o shit			5,000			40,000	90,000
Lohar self			20,000				20,000
Security			50,000				50,000
<b>Total</b>			<b>147,000</b>			<b>40,000</b>	<b>187,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:147,000**  
**Investor Investment:40,000**  
**Total Investment:187,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Three pices, Shart, Pant,Panjabi, frok Etc	2,300	69,000	828,000	869,400
<b>Total Sales (A)</b>	2,300	69,000	828,000	869,400
<b>Less. Variable Expense</b>				
Three pices, Shart, Pant,Panjabi, frok Etc				
	1840	55,200	662,400	695,520
<b>Total variable Expense(B)</b>	1840	55,200	662,400	695,520
<b>Contribution Margin (CM) [C=(A-B)</b>	960	28,800	345,600	362,880
<b>Less. Fixed Expense</b>				
Rent		5000	60,000	60,000
Electricity Bill		2500	30,000	32,000
Mobile Bill		500	6,000	6,500
Salary (self)		5,000	60,000	60,000
Transportation		1,200	14,400	16,500
Entertainment		300	3,600	3,600
Genaretor		0	0	0
Salary(staff)		0	0	0
<b>Total Fixed Cost</b>		<b>14,500</b>	<b>174,000</b>	<b>178,600</b>
<b>Net Profit (E) [C-D)</b>		<b>14,300</b>	<b>171,600</b>	<b>184,280</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</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	40,000	
1.2	Net Profit	171,600	184,280
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		147,600
	<b>Total Cash Inflow</b>	211,600	331,880
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000
	<b>Total Cash Outflow</b>	64,000	24,000
<b>3</b>	<b>Net Cash Surplus</b>	147,600	307,880

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 05 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























# FAMILY PICTURE

