

Proposed NU Business Name: **BOKTER SHAH ENGINEERING**

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOFIJUL HAQUE
Age	:	31-12-1984 (33 Years)
Education, till to date	:	Class 04
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Barahi Gabinda, P.O: Joylaxkar; P.S: Dagoan Vuian ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ZEBUR NESSA
(iii) Father's name	:	ABDUL OHAB
(iv) GB member's info	:	Branch: Joylaxkar, Dagoan Vuian; Centre # 21 (Female), Member ID: 2534, Group No: 05 Member since: 02-04-2000 (10Years) First loan: BDT 5,000/- Existing loan: BDT 20,000 Outstanding loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	4 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-496219
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ZEBUR NESSA joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	BOKTER SHAH ENGINEERING
Location	:	Lalpol, Feni
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
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
Security	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Welding machine, Sheet Cutter, Drill Machine etc.▪Average 35% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Feni Sadar.▪Agreed grace period is 3 months.

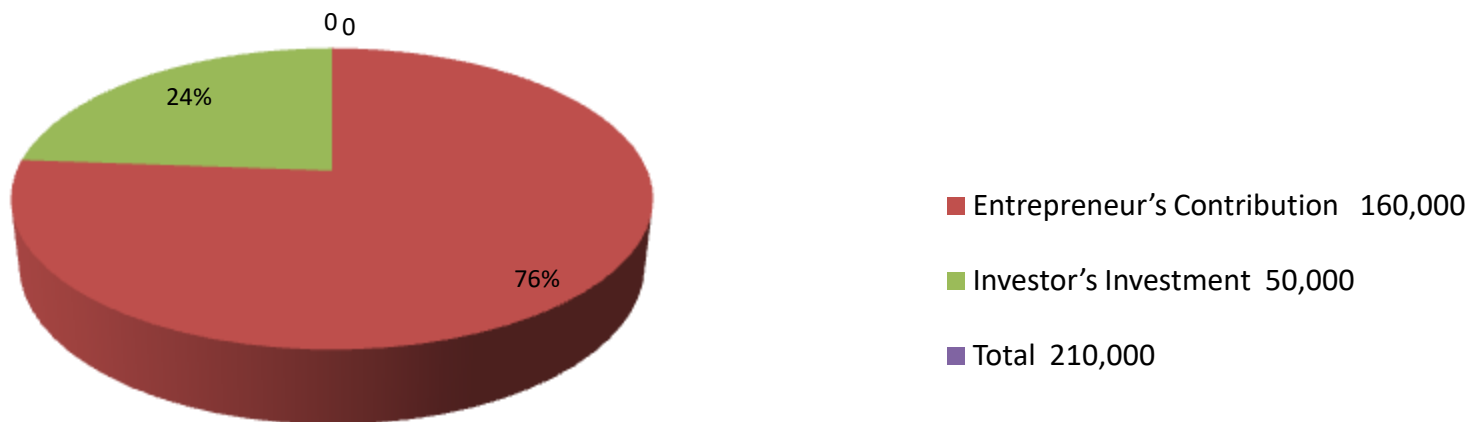
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Welding machine, Sheet Cutter, Drill Machine etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less Variable Expense			
Welding machine, Sheet Cutter, Drill Machine etc	1,950	58,500	702,000
Total variable Expense (B)	1,950	58,500	702,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less Variable Expense			
Rent		2,500	30,000
Electricity bill		3000	36,000
Transportation		5,000	60,000
Salary (self)		5,000	60,000
Salary(Staff)		7,000	84,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		23,100	277,200
Net Profit (E)= [C-D]		8,400	100,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Wealding Machine	2	15000	30,000	0	0	0	30,000
Sheet Cutter	1	5000	5,000	0	0	0	5,000
Dreem	1	15000	15,000	0	0	0	15,000
Drill Machine	2	2500	5,000	0	0	0	5,000
Grander	2	2500	5,000	0	0	0	5,000
Gas Cylinder	2	10000	20,000	0	0	0	20,000
Others	0	0	0	0	0	50,000	50,000
Parts	0	0	0	0	0	0	0
Others	0	0	30,000	0	0	0	0
Security	1	0	50,000	0	0	0	0
Total	11	50000	160,000	0	0	50,000	210,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Welding machine, Sheet Cutter, Drill Machine etc	4,000	120,000	1440000	1512000	1587600
Total Sales (A)	4,000	120,000	1440000	1512000	1587600
Less Variable Expense					
Welding machine, Sheet Cutter, Drill Machine etc	2,600	78,000	936000	982800	1031940
Total variable Expense (B)	2,600	78,000	936000	982800	1031940
Contribution Margin (CM) [C=(A-B)	1,400	42,000	504,000	529,200	555,660
Less Variable Expense					
Rent		2,500	30,000	30,000	30,000
Electricity bill		3,500	42,000	42,500	43,000
Transportation		5,500	66,000	66,500	67,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		7,000	84,000	84,000	84,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		24,200	290,400	291,600	292,900
Net Profit (E)= [C-D]		17,800	213,600	237,600	262,760
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	213,600	237,600	262,760
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		193,600	411,200
	Total Cash Inflow	263,600	431,200	673,960
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	193,600	411,200	653,960

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE