

**Proposed NU Business Name: REJOAN ENGINEERING WORK  
SHOP(R.S.L)**



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Mohasthan Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



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

|  |   |   |
|--|---|---|
| Name   | : | <b>MD. VOTTA MONDOL</b>   |
| Age  | : | 10-10-1982(34Years)   |
| Marital status                                   | : | Married   |
| Education,till to day                            | : | Five (Pass)   |
| Children   | : | 01son&1doughter   |
| No. of siblings:                                 | : | 03 sisters .  |
| Address  | : | Vill: Vander Paika P.O Seker colaP.S: Bogra Sharar Dist: Bogra  |
| 00Parent'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. AMENA BEGUM</b>   |
| (iii) Husband's name                             | : | <b>LATE.BOJLUR ROHMAN</b>   |
| (iv) GB member's info                            | : | Branch: Sakharia Bogra, Centre # 52(Female),<br>Member ID:3863 Group No: 01<br>Member since: 10-02-1997(20Years)<br>First loan: BDT 5,000 /-, Existing loan: BDT 50,000/-<br>Outstanding loan:20527 |
| Further Information:                             |   |   |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB, BRAC<br>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  | : | 08 years experience in running business.<br>He has 06 Years training |
| Other Own/Family Sources of Income  | : | None   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01719-824445   |
| Father's Contact No.  | : | 01878-006245   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.           |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. AMENA BEGUM** joined Grameen Bank since 20 years ago. At first she took BD 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>REJOAN ENGINEERING WORK SHOP (R.S.L)</b>   |
| Location  | : | : Vander paika P.O Seker kola ,Bogra.   |
| Total Investment in BDT                           | : | BDT 437,500/-   |
| Financing   | : | Self BDT 377,500/- (from existing business) 86 %<br>Required Investment BDT 60,000/- (as equity) 14 %   |
| Present salary/drawings from business (estimates) | : | BDT 5000  |
| Proposed Salary                                   | : | BD 12,000   |
| Size of shop                                      | : | 20 ft x 12 ft= 240 square ft  |
| Security of the shop                              | : | 30,000  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk product.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul> |

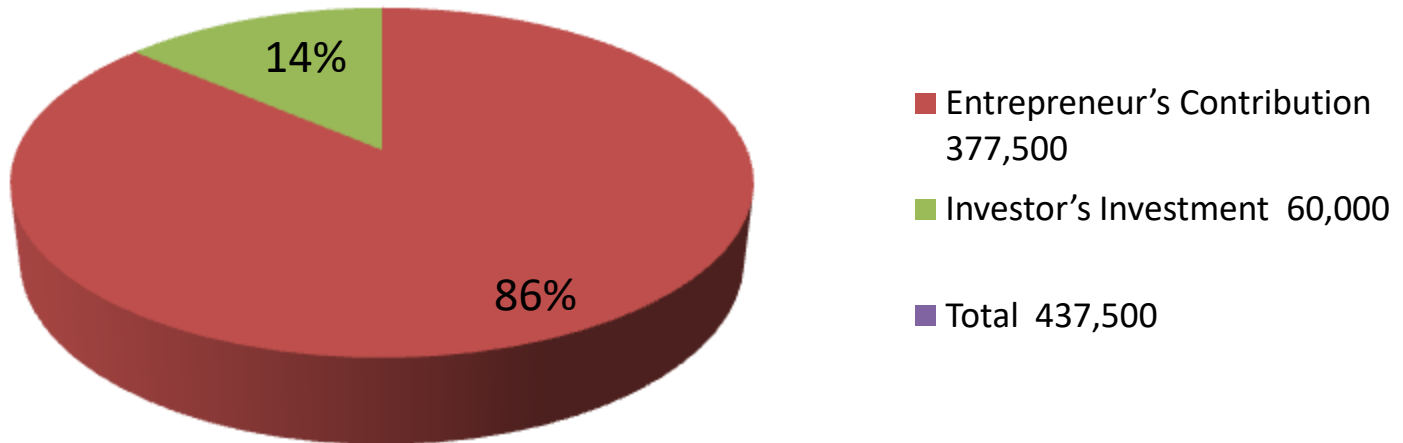
## Existing Business (BDT)

| Particular                                | Daily        | Monthly        | Yearly           |
|---|--------------|----------------|------------------|
| <b>Revenue (sales)</b>                    |              |                |                  |
| WORK PARTS                                | 8,000        | 240,000        | 2,880,000        |
| <b>Total Sales (A)</b>                    | <b>8,000</b> | <b>240,000</b> | <b>2,880,000</b> |
| <b>Less. Variable Expense</b>             |              |                |                  |
| WORKSHOP production                       | 25           | 750            | 9,000            |
| <b>Total variable Expense (B)</b>         | <b>25</b>    | <b>750</b>     | <b>9,000</b>     |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>2,000</b> | <b>239,250</b> | <b>2,871,000</b> |
| <b>Less. Fixed Expense</b>                |              |                |                  |
| House rant                                |              | 700            | 8,400            |
| Electricity Bill                          |              | 1,500          | 18,000           |
| Transportation                            |              | 1,000          | 12,000           |
| Salary (self)                             |              | 5,000          | 60,000           |
| Salary (staf)                             |              | 17,000         | 204,000          |
| Entertainment                             |              |                | 0                |
| Guard                                     |              |                | 0                |
| Generator                                 |              | -              | 0                |
| Mobile Bill                               |              | 200            | 2,400            |
| <b>Non cash item</b>                      |              |                |                  |
| Depreciation                              |              | 0              | 0                |
| <b>Total fixed Cost (D)</b>               |              | <b>25,400</b>  | <b>304,800</b>   |
| <b>Net Profit (E) [C-D]</b>               |              | <b>213,850</b> | <b>2,566,200</b> |

## Investment Breakdown

| Existing      |      |            |         | Proposed |            |        |          |
|---------------|------|------------|---------|----------|------------|--------|----------|
| Particulars   | Qty. | Unit Price | Amount  | Qty      | Unit Price | Amount | Proposed |
|               |      |            | (BDT)   |          |            | (BDT)  | Total    |
| Led machine   | 3    | 60,000     | 180,000 | 1        | 60,000     | 60,000 | 240,000  |
| Drill machine | 2    | 20,000     | 40,000  | 0        | 0          | 0      | 40,000   |
| Others        |      | 157500     | 157,500 | 0        | 0          | 0      | 157,500  |
| Total         | 5    | 237500     | 377500  | 1        | 60000      | 60000  | 437500   |

## Source of Finance



## Financial Projection (BDT)

| Particular                                | Daily         | Monthly        | 1st Year         | 2nd Year         | 3rd Year         |
|---|---------------|----------------|------------------|------------------|------------------|
| <b>Revenue (sales)</b>                    |               |                |                  |                  |                  |
| Milk production                           | 12,000        | 360,000        | 4,320,000        | 4,536,000        | 4,762,800        |
| <b>Total Sales (A)</b>                    | <b>12,000</b> | <b>360,000</b> | <b>4,320,000</b> | <b>4,536,000</b> | <b>4,762,800</b> |
| <b>Less. Variable Expense</b>             |               |                |                  |                  |                  |
| Milk production                           | 25            | 750            | 9,000            | 9,450            | 9,923            |
| <b>Total variable Expense (B)</b>         | <b>25</b>     | <b>750</b>     | <b>9,000</b>     | <b>9,450</b>     | <b>9,923</b>     |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>3,000</b>  | <b>359,250</b> | <b>4,311,000</b> | <b>4,526,550</b> | <b>4,752,878</b> |
| <b>Less. Fixed Expense</b>                |               |                |                  |                  |                  |
| House rant                                |               | 700            | 8,400            | 8,400            | 8,400            |
| Electricity Bill                          |               | 1500           | 18,000           | 18,000           | 18,000           |
| Transportation                            |               | 1000           | 12,000           | 12,000           | 12,000           |
| Salary (self)                             |               | 5,000          | 60,000           | 60,000           | 60,000           |
| Salary (staf)                             |               | 17000          | 204,000          | 204,000          | 204,000          |
| Entertainment                             |               | 500            | 6,000            | 6,000            | 6,000            |
| Guard                                     |               | 0              | 0                | 0                | -                |
| Generator                                 |               | 0              | 0                | 0                | -                |
| Mobile Bill                               |               | 200            | 2,400            | 2,400            | 2,400            |
| <b>Non cash item</b>                      |               |                |                  |                  |                  |
| Depreciation                              |               | 0              | 0                | 0                | 0                |
| <b>Total fixed Cost (D)</b>               |               | <b>25,900</b>  | <b>310,800</b>   | <b>310,800</b>   | <b>310,800</b>   |
| <b>Net Profit (E) [C-D]</b>               |               | <b>333,350</b> | <b>4,000,200</b> | <b>4,215,750</b> | <b>4,442,078</b> |
| <b>Investment Payback</b>                 |               |                | <b>24000</b>     | <b>24,000</b>    | <b>24,000</b>    |



| SI #     | Particulars                                       | Year 1 (BDT)     | Year 2 (BDT)     | Year 3 (BDT)      |
|----------|---|------------------|------------------|-------------------|
| <b>1</b> | <b>Cash Inflow</b>                                |                  |                  |                   |
| 1.1      | Investment Infusion by Investor                   | 60,000           |                  |                   |
| 1.2      | Net Profit  | 4,000,200        | 4,215,750        | 4,442,078         |
| 1.3      | Depreciation (Non cash item)                      | 0                | 0                | 0                 |
| 1.4      | Opening Balance of Cash Surplus                   |                  | 3,976,200        | 8,167,950         |
|          | <b>Total Cash Inflow</b>                          | <b>4,060,200</b> | <b>8,191,950</b> | <b>12,610,028</b> |
| <b>2</b> | <b>Cash Outflow</b>                               |                  |                  |                   |
| 2.1      | Purchase of Product                               | 60,000           | 0                | 0                 |
| 2.2      | Payment of GB Loan                                | 0                | 0                | 0                 |
| 2.3      | Investment Pay Back (Including Ownership Tr. Fee) | 24,000           | 24,000           | 24,000            |
|          | <b>Total Cash Outflow</b>                         | <b>84,000</b>    | <b>24,000</b>    | <b>24,000</b>     |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>3,976,200</b> | <b>8,167,950</b> |                   |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop Bago para, Bogra  
shadar, Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















PSL **রিজোয়ান**  
**ইঞ্জিনিয়ারিং ওয়ার্কস**  
প্রোঃ মোঃ ভূট্টো মন্ডল  
০১৭১৯-৮২৭৪৪৪১/০১৮৬৩-৩৩৫৮৯০  
এখানে ডিউ বাওয়েদ প্রাক্সার ব্যাচপ্রেট  
স্বাস্থ্য যন্ত্রাণে খুচরা ওপাইকারী বিক্রয় করা হয়।  
বংপুর রোড, বাঘোপাতা, বগুড়া:



# FAMILY PICTURE

