

Proposed NU Business Name: **MA BABAR DOA ENGINEERING WORKSHOP**



Project identification and prepared by: MD Sirazul Islam,
Keraniganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAKIR HOSSEIN
Age	:	01-06-1984 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Sisters 2 Brothers
Address	:	Vill: Rajabari P.O: Rajbari P.S: Keraniganj , 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	:	MOMOTAZ BEGUM
(iii) Father's name	:	MD NIAMOT ALI
(iv) GB member's info	:	Branch: Basta, Keraniganj , Centre # 68(Female), Member ID: 6095/2 , Group No: 05 Member since: 08-07-1992 to 1999 (07 Years) First loan: BDT 5000
Further Information:		Existing Loan: Nil Outstanding loan: Nil
(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	:	07 years experience in running business. Own business 07 years. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832-773877
Mother's Contact No.	:	01857-913433
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Keraniganj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMOTAZ BEGUM joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DOA ENGINEERING WORKSHOP
Location	:	Rajabari, Keraniganj, Dhaka
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 220,000/-(from existing business) 76% Required Investment BDT 70,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24 ft x 12 ft = 288 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Gate , Grill , Steel, Shutter▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from▪Agreed grace period is 3 months.

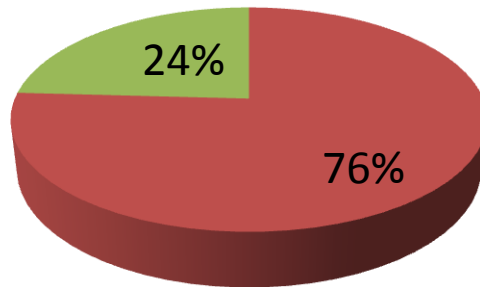
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Gate , Grill , Steel, Shutter	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Gate , Grill , Steel, Shutter	2975	89250	1071000
Total variable Expense (B)	2,975	89250	1071000
Contribution Margin (CM) [C=(A-B)]	525	15750	189000
Less Variable Expense			
Electricity bill		700	8400
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		300	3600
Total fixed cost (D)		6,600	79200
Net Profit (E)= [C-D]		9,150	109800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
5'-7' Gate	2	30000	60,000	0	0	0	60,000
Grill	6	12000	72,000	0	0	0	72,000
Metal Steel	1	45000	45,000	2	30000	60,000	105,000
Shutter	4	10000	40,000	10	1000	10,000	50,000
Others	0	0	3,000	0	0	0	3,000
Total	13	0	220,000	12	0	70,000	290,000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 70,000
- Total 290,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Gate , Grill , Steel, Shutter	5600	168000	2016000	2116800
Total Sales (A)	5600	168000	2016000	2116800
Less Variable Expense				
Gate , Grill , Steel, Shutter	4760	142800	1713600	1799280
Total variable Expense (B)	4,760	142800	1713600	1799280
Contribution Margin (CM) [C=(A-B)	840	25200	302400	317520
Less Variable Expense				
Electricity bill		900	10800	11000
Transportation		700	8,400	8,600
Salary (self)		5000	60000	60000
Entertainment		100	1200	1200
Mobile bill		350	4200	4300
Total fixed cost (D)		7,050	84,600	85,100
Net Profit (E)= [C-D]		18150	217800	232,420
Investment Payback			42,000	42,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	217,800	232,420
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		175,800
	Total Cash Inflow	287800	408220
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	175,800	366220

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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













প্রতিশ্রুতি পত্র

এই মর্মে নিম্নলিখিত নিউজি.সি, আমায় দেয়া
জাকির হোসেন "এই তথ্য দিন" এর
চলমান কার্ড, ইংল্যান্ড আমায় দেয়া
আলাদিয়ে, আমায় প্রদানের
এই - অনুমতি পত্র (নিম্নলিখিত) দিনকার

এই নিউজি.সি -
আমায় -

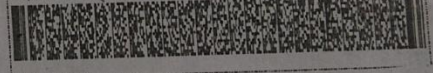
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD, / জাতীয় পরিচয় পত্র



নাম: জাকির হোসেন
Name: Jakir Hossein
পিতা: মোঃ নিয়ামত আলী
মাতা: মোসাঃ মমতাজ বেগম
Date of Birth: 01 Jan 1984
ID NO: 19842613813000023

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনও পাতরা চোলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: রাছাবাড়ী, ডাকঘর: রাছাবাড়ী - ১৩১০, কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৩/১২/২০১০



FAMILY PICTURE

