

Proposed NU Business Name: **MS PRMANIK MACHINERIES STORE**



Project identification and prepared by: Shah Alam,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FERDOUS ALAM
Age	:	01-01-1996 (20 Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	03 Brothers
Address	:	Vill: Tarajun, P.O: Dupchachia , P.S: Dupchachia , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MST FENCI BEGUM
(iii) Father's name	:	MD ABDUR RAZZAK
(iv) GB member's info	:	Branch: Gabindapur, Dupchachia, Centre # 58 (Female), Member ID: 4827/2, Group No: 02 Member since: 25-01-2000 (15 Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 80000, Outstanding loan: BDT 34720
(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	:	10 years experience in running business 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-3742107
Mother's Contact No.	:	01786-715053
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD ABDUR RAZZAK joined Grameen Bank since 15 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS PRMANIK MACHINERIES STORE
Location	:	Al Hajj Jasimuddin Super Market
Total Investment in BDT	:	BDT 600000/-
Financing	:	Self BDT 500000/-(from existing business) 83% Required Investment BDT 100,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	11 ft x 22 ft= 282 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Machineries.▪ 20% Gain of sale.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed in the future.▪Collects goods from Dhaka, Bogura, Nowga▪Agreed grace period is 3 months.

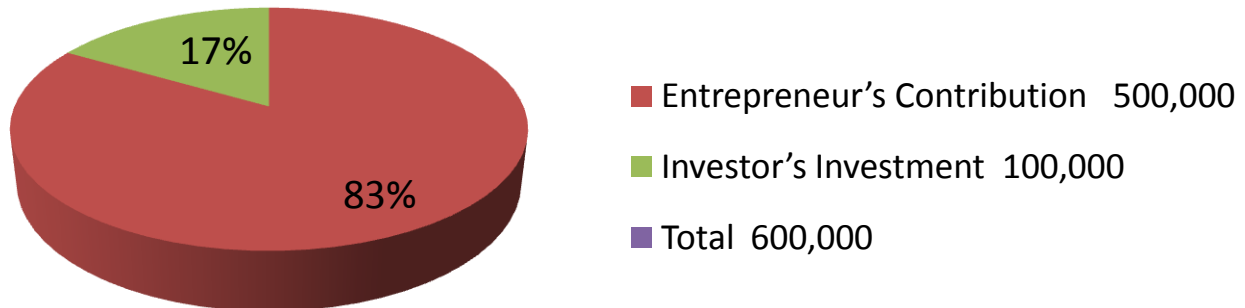
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Machineries.	3200	96000	1152000
Total Sales (A)	3200	96000	1152000
Less Variable Expense			
Machineries.	2560	76800	921600
Total variable Expense (B)	2,560	76800	921600
Contribution Margin (CM) [C=(A-B)]	640	19200	230400
Less Variable Expense			
Rent		2,000	24000
Electricity bill		500	6000
Transportation		5,000	60000
Entertainment		2000	24000
Guard		100	1200
Generator		120	1440
Mobile bill		500	6000
Total fixed cost (D)		10,100	121200
Net Profit (E)= [C-D]		9,100	109200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ring 12 Horse	100	120	12,000	45	120	5,400	17,400
Bearing (62.5)	400	90	36,000	75	90	6,750	42,750
Bearing (62.7)	800	90	72,000	100	90	9,000	81,000
Bearing (62.9)	800	180	144,000	140	180	25,200	169,200
Nozel, Hatch	110	170	18,700	50	170	8,500	27,200
Planzar	150	240	36,000	50	240	12,000	48,000
Piston, Chain	40	380	15,200	15	380	5,700	20,900
Liner, Half chain	50	360	18,000	50	160	8,000	26,000
Rope	10000	2.9	29,000	5000	2.9	14,500	43,500
Others	1	69100	69,100	1	4950	4,950	74,050
Security	1	50000	50,000	0	0	0	50,000
Total	12452	0	500,000	5527	0	100,000	600,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Machineries.	5700	171000	2052000	2154600
Total Sales (A)	5700	171000	2052000	2154600
Less Variable Expense				
Machineries.	4560	136800	1641600	1723680
Total variable Expense (B)	4,560	136800	1641600	1723680
Contribution Margin (CM) [C=(A-B)	1,140	34200	410400	430920
Less Variable Expense				
Rent		2,000	24000	24,000
Electricity bill		700	8400	16000
Transportation		5,500	66,000	67,000
Salary (self)		5000	60000	60000
Entertainment		2000	24000	24000
Guard		100	1200	1200
Generator		120	1440	1440
Mobile bill		600	7200	7300
Total fixed cost (D)		15,920	191,040	199,740
Net Profit (E)= [C-D]		18280	219360	231,180
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	219,360	231,180
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		159,360
	Total Cash Inflow	319360	390540
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	159,360	330540

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
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



Item Name	Price
...	22
...	22
...	50
...	80
...	84
...	118
...	128
...	100
Item Name	Price
...	839
...	600
...	200
...	122
...	28
Item Name	Price
...	10
...	28
...	80
...	20
...	96
...	84
...	200







SUPER
STON

SR SUPER

Beckon

FAMILY PICTURE

