

## Proposed NU Business Name: **ROMAN ENGINEERING WORKSHOP**



Project identification and prepared by: Hafizur Rahman,  
Mowna Unit, Gazipur

Project verified by: Md Rafiqul Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>ROMAN HOSAN LOKMAN</b>
Age	:	30-12-1987 (29 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	2 Brothers 02 Sisters
Address	:	Vill: Tengra , P.O: Tengra P.S: Sreepur Dist: Gazipur
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>RAHIMA KHATUN</b>
(iii) Father's name	:	<b>NURUL HAQ</b>
(iv) GB member's info	:	Branch: Tengra, Sreepur , Centre # 24 (Female), Member ID: 1543, Group No: 02 Member since: 04-03-2011 (05 Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 12450
(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	:	12 years experience in running business. 12 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-549428
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mowna Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAHIMA KHATUN** joined Grameen Bank since 05 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	:	<b>ROMAN ENGINEERING WORKSHOP</b>
Location	:	MC Baazar.
Total Investment in BDT	:	BDT 375,000/-
Financing	:	Self BDT 275,000/-(from existing business) 73% Required Investment BDT 100,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	32 ft x 12 ft = 384 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Plane sheet, Zed Bar, Square bar etc</li><li>▪25% Gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪01 will be appointed after receiving equity money.</li><li>▪The shop is in rented .</li><li>▪Collects goods from Mowna Chourasta.</li><li>▪Agreed grace period is 3 months.</li></ul>

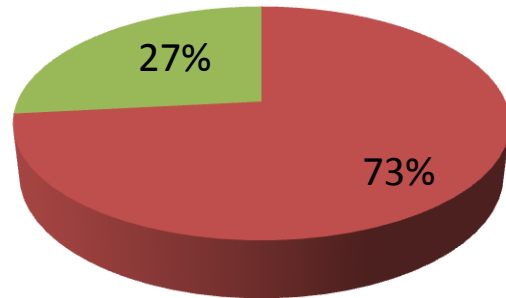
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Plane sheet, Zed Bar, Square bar etc	3100	93000	1116000
<b>Total Sales (A)</b>	3100	93000	1116000
<b>Less Variable Expense</b>			
Plane sheet, Zed Bar, Square bar etc	2325	69750	837000
<b>Total variable Expense (B)</b>	2,325	69750	837000
<b>Contribution Margin (CM) [C=(A-B)]</b>	775	23250	279000
<b>Less Variable Expense</b>			
Rent		2,500	30000
Electricity bill		1500	18000
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		400	4800
Guard		300	3600
Generator		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		14,500	174000
<b>Net Profit (E)= [C-D]</b>		8,750	105000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Plane sheet	200	72	14,400	500	72	36,000	50,400
Angle	300	46	13,800	600	46	27,600	41,400
Zed Bar	200	46	9,200	300	46	13,800	23,000
Square bar	200	46	9,200	200	46	9,200	18,400
Others	1	28400	28,400	1	13400	13,400	41,800
Security	1	200000	200,000	0	0	0	200,000
	<b>902</b>	<b>0</b>	<b>275,000</b>	<b>1601</b>	<b>0</b>	<b>100,000</b>	<b>375,000</b>

## Source of Finance



- Entrepreneur's Contribution 275,000
- Investor's Investment 100,000
- Total 375,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Plane sheet, Zed Bar, Square bar etc	4700	141000	1692000	1776600
<b>Total Sales (A)</b>	4700	141000	1692000	1776600
<b>Less Variable Expense</b>				
Plane sheet, Zed Bar, Square bar etc	3525	105750	1269000	1332450
<b>Total variable Expense (B)</b>	3,525	105750	1269000	1332450
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,175	35250	423000	444150
<b>Less Variable Expense</b>				
Rent		2,500	30000	30,000
Electricity bill		2000	24000	24500
Transportation		2,000	24,000	25000
Salary (self)		5000	60000	60000
Salary(Staff)		6000	72000	72000
Entertainment		400	4800	4800
Guard		300	3600	3600
Generator		150	1800	1800
Mobile bill		350	4200	4300
<b>Total fixed cost (D)</b>		18,400	220,800	222,400
<b>Net Profit (E)= [C-D]</b>		16850	202200	221,750
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	202,200	221,750
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		142,200
	<b>Total Cash Inflow</b>	302200	363950
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	142,200	303950

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:0  
Experience & Skill : 12 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



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Date \_\_\_\_\_  
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

# ৪নং তেহিহাটি ইউনিয়ন পরিষদ

ডাকঘর : টেংরা, উপজেলাঃ শ্রীপুর, জেলাঃ গাজীপুর।

ক্রমিক নং 635

ইউ.পি, ৭ ফরম [(১২) (১) নিয়ম দ্রষ্টব্য]

তারিখঃ ০৩/০৪/২০১৬

## ট্রেড লাইসেন্স TRADE LICENCE

লাইসেন্স নং : ১২৬৬ (১০২৩-২০১৬)

প্রতিষ্ঠানের নাম : রোমান ইঞ্জিনিয়ারিং সলিউশনস

মালিকের নাম : রোমান হোসেন লোকমান

পিতা/স্বামীর নাম : মোঃ শুব্বান হক

মাতার নাম : মোছঃ রহিমাহ হোসেন

ব্যবসার প্রতিষ্ঠানের ঠিকানা : এ.এ. সি. সড়ক, স্বীপুন্ড, তাজীপুর

ব্যবসার ধরণ : সলিউশনস

লাইসেন্স কি : = ৪০৪ কি কথায় : ৪০৪ সলিউশনস

অত্র ইউনিয়নের সীমানার মধ্যে উল্লিখিত ব্যবসা চালাইয়া যাওয়ার জন্য অনুমতি দেওয়া হইল। ৩০-৬-২০১৬ তারিখ পর্যন্ত এই লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বৎসর নবায়ন করিতে হইবে।

সেটোরীর স্বাক্ষর

স্বাক্ষর

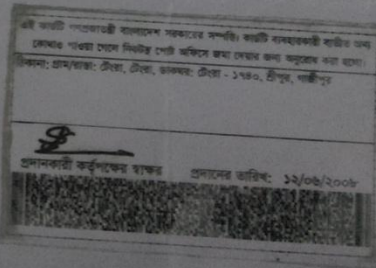
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
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নাম : রোমান হোসেন লোকমান  
Name: ROMAN HOSSAIN LOKMAN  
পিতা : নুরুল হক  
মাতা : রাহিমা খাতুন  
Date of Birth: 30 Dec 1987  
ID NO: 3318685462623



# FAMILY PICTURE

