

Proposed NU Business Name: **MS BHAJ BHAJ MACHINERIES**



Project identification and prepared by: Md.SOHEL MIA
Rajshahi Shador Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:FARUK AHAMAD
Age	:	14-12-1992 (24 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	NO
No. of siblings:	:	2 Brothers 2 Sisters.
Address	:	Vill: Bijoy nogor, P.O:Rajabari Hat P.S: Godagary, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST : AKLIMA BEGUM
(iii) Father's name	:	MD.SOBE ALI
(iv) GB member's info	:	Branch: Dawpara gudagari, Centre # 76(Female), Member ID: 8264, Group No: 03 Member since: 2014 from Running First loan: BDT 10,000
Further Information:		Existing Loan: BDT 90000 Outstanding loan:64850
(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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Dairy farm.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	001745077482
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST : AKLIMA BEGUM joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MS BHAI BHAI MACHINERIES
Location	:	Rajabari hat
Total Investment in BDT	:	BDT 119,000/-
Financing	:	Self BDT 69,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 12ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Servicing item etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund no employee will be appointed.▪The shop is rent.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

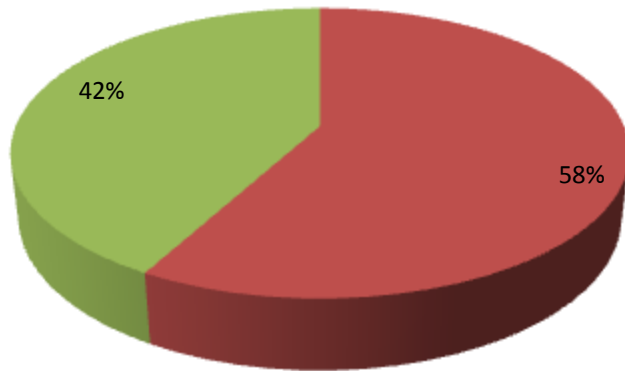
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Machineries	2,000	60,000	720000
Servicing	200	6,000	72000
Total Sales (A)	2,200	66,000	792000
Less. Variable Expense			
Macinarise	1,800	54,000	648000
	0	0	0
Total variable Expense (B)	1,800	54,000	648000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		700	8,400
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		0	0
Transportation		300	3,600
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Machin cran	4	2,500	10,000				10,000
Had	2	2,000	4,000				4,000
Regulator	2	1800	3,600				3,600
Bearing	100	120	12,000				12,000
Mobil	1		25,000				25,000
Others	1		5,400				5,400
air machine			9,000				9,000
Masanarise						50000	50,000
						0	0
Total			69000			50000	119000

Source of Finance



- Entrepreneur's Contribution 69,000
- Investor's Investment 50,000
- Total 119,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Machineries	2500	75000	900000	945000	992250
Servicing	200	6000	72000	79200	83160
Total Sales (A)	2700	81000	972000	1069200	1122660
Less. Variable Expense		0		0	0
Machineries	2250	67500	810000	891000	935550
	0	0	0	0	0
Total variable Expense (B)	2250	67500	810000	891000	935550
Contribution Margin (CM) [C=(A-B)	450	13500	162000	178200	187110
Less. Fixed Expense					
Rent		500	6000	6100	6200
Electricity Bill		700	8400	8500	8600
Mobile Bill		300	3600	3700	3800
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3700	3800
Entertainment		200	2400	2500	2600
Salary (staff)			0	0	0
Security Gard			0	0	0
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		7100	85200	85700	86200
Net Profit (E) [C-D)		6400	76800	92500	100910
Investment Payback			20000	20000	20000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	76800	92500	100910
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		56800	129300
	Total Cash Inflow	126800	149300	
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	56800	129300	210210

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Rajabari hat.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











অর্থ বৎসর : ২০১৬-২০১৭ ইং

লাইসেন্স নম্বর : ২৬০

তারিখ : ০১/০৫

শ্রো: মো: ফারুক হোসেন

মো: মোতালেব হোসেন (ছবি)

পুর

ওয়ার্ড নং : ০৭

ডাকঘর : বাজার

দেওয়ানী

জেলা : বাজার

স্বাক্ষর হেই-হেই মেকিনা বিজ

সি. বি. এন. ডি. ম্যানো মেকিন হাউসিং

ডাকঘর বাড়ী হাট

FAMILY PICTURE

