

Proposed NU Business Name: **BISMILLA ENGINEERING**



Project identification and prepared by: Md. Rokon Uddin
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|-----------------------------------------------|---|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Name | : | MD. AFJAL HOSSEN |
| Age | : | 12-12-1990 (27 Years) |
| Education, till to date | : | S.S.C |
| Marital status | : | Married |
| Children | : | 01 Son |
| No. of siblings: | : | 04 Brother And 02 Sister |
| Address | : | Vill : Dorson ParaP.O: Keshorhat P.S:MohanpurDist: 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. SUROTJAN BEGUM |
| (iii) Father's name | : | MD. ANES TOROFDAR |
| (iv) GB member's info | : | Branch: Rayghati Mohanpur Centre # 38(Female), Memb ID, 4291/2 Group No: 02 Member since: 2008- Present (9Years) First loan: BDT 10,000/- |
| Further Information: | | Existing loan: BDT 15,000/- Outstanding loan: BDT 11,844/- |
| (v) Who pays GB loan installment | : | Father : No |
| (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 | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01754-645610 |
| Mother's Contact No. | : | 01774-431788 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SUROTJAN BEGUM joined Grameen Bank since 09 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name | : | BISMILLA ENGINIARIG |
| Location | : | Dorsonpara,Keshorhat,mo0hanpur, Rajshahi. |
| Total Investment in BDT | : | BDT 2,00,000/= |
| Financing | : | Self BDT 1,50,000(from existing business) 75% Required Investment BDT 50,000(as equity) 25% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 47 ft x 35ft= 1645 square ft |
| Security of the shop | : | Nil |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Agorbati,Mombati,Khata,Oil etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in renting place.▪Collects goods from Dhaka,bogura. Agreed grace period is 3 months |

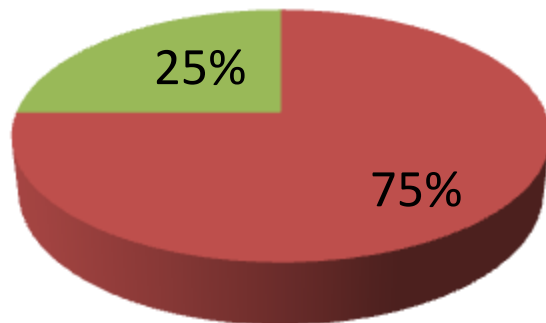
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|------------------------------------------|--------------|-----------------|------------------|
| Revenue (sales) | | | |
| Enginiaring item | 4,000 | 1,20,000 | 14,40,000 |
| Oto Charg From Income | 1,000 | 30,000 | 3,60,000 |
| Total Sales (A) | 4,000 | 1,20,000 | 14,40,000 |
| Less. Variable Expense | | | |
| Enginiaring item | 2,800 | 84,000 | 10,08,000 |
| Total variable Expense (B) | 2,800 | 84,000 | 10,08,000 |
| Contribution Margin (CM) [C=(A-B) | 2,200 | 66,000 | 7,92,000 |
| Less. Fixed Expense | | | |
| Rent | | 1250 | 15,000 |
| Electricity Bill | | 25,000 | 3,00,000 |
| Mobile Bill | | 500 | 6,000 |
| Transportation | | 4,000 | 48,000 |
| Salary (self) | | 5,000 | 60,000 |
| Salary (staff) | | 14,000 | 1,68,000 |
| Entertainment | | 250 | 3,000 |
| Guard Bill | | | |
| Total fixed Cost (D) | | 50,000 | 6,00,000 |
| Net Profit (E) [C-D] | | 16,000 | 1,92,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|----------------|------|------------|-----------------|----------|------------|---------------|-----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Cycl Tayer | 100 | 450 | 45,000 | 50 | 450 | 22,500 | 67,500 |
| Rishkar checis | 4 | 1250 | 5,000 | 10 | 1250 | 12,500 | 17,500 |
| Drim | 15 | 1450 | 21,000 | 10 | 1450 | 14,500 | 35,500 |
| Ring | 12 | 450 | 5,500 | - | - | - | 5,500 |
| Cycl | 8 | 6,000 | 48,000 | - | - | - | 48,000 |
| Others Item | - | - | 25,500 | - | - | 500 | 26,000 |
| | | | 1,50,000 | | | 50,000 | 2,00,000 |

Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 50,000

■ Total 200,000

| Financial Projection (BDT) | | | | | |
|---------------------------------------------|--------------|----------------|------------------|------------------|------------------|
| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
| Revenue (sales) | | | | | |
| Enginiaring item | 6,000 | 1,80,000 | 21,60,000 | 22,68,000 | 23,81,400 |
| Oto Charge From Income | 1,000 | 30,000 | 3,60,000 | 3,78,000 | 3,96,900 |
| Total Sales (A) | 6,000 | 1,80,000 | 21,60,000 | 22,68,000 | 23,81,400 |
| Less. Variable Expense | | | | | |
| Eenginiaring item | 4,200 | 1,26,000 | 15,12,000 | 15,87,600 | 16,66,980 |
| Total variable Expense (B) | 4,200 | 1,26,000 | 15,12,000 | 15,87,600 | 16,66,980 |
| Contributio Margin(CM) [C=(A-B)] | 2,800 | 84,000 | 10,08,000 | 10,58,400 | 11,11,320 |
| Less. Fixed Expense | | | | | |
| Rent | | 1250 | 15,000 | 15,000 | 15,000 |
| Electricity Bill | | 26,000 | 3,12,000 | 3,15,000 | 3,18,000 |
| Mobile Bill | | 500 | 6,000 | 6,500 | 7,000 |
| Transportation | | 5,000 | 60,000 | 62,000 | 65,000 |
| Salary (staf) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Salary (self) | | 14,000 | 1,68,000 | 1,68,000 | 1,68,000 |
| Entertainment | | 500 | 6,000 | 6,500 | 7,000 |
| Bank Charge | | 100 | 1,200 | 1,200 | 1,200 |
| Total Fixed Cost | | 52,350 | 6,28,200 | 6,34,200 | 6,41,200 |
| Net Profit (E) [C-D] | | 31,650 | 3,79,800 | 4,24,200 | 4,70,120 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---------------------------------------------------|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 3,79,800 | 4,24,200 | 4,70,120 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | |
| 1.4 | Opening Balance of Cash Surplus | | 3,59,800 | 7,64,000 |
| | Total Cash Inflow | 4,29,800 | 7,84,000 | 12,34,120 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 3,59,800 | 7,64,000 | 12,14,120 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 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









FAMILY PICTURE

