

Proposed NU Business Name: M/S-MOKADDAS ENGNEREIN



Project identification and prepared by: Md. Nazrul Islam
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOKADDAS ALI
Age	:	12-03-1991(27 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	4 Brothers
Address	:	Vill:Sakril, P.O: Sakril , P.S: Tangail Sadar , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONUARA BEGUM
(iii) Father's name	:	MOHAMMAD ALI
(iv) GB member's info	:	Branch: Basakhanpur , Centre # (Female), Member ID :2648, Group No: 08 Member since:04/03/1995 at still now. First loan: BDT 2,000 /- Outstanding loan: 6,324/-
Further Information:		
(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. He has 12 years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763596152
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONUARA BEGUM joined Grameen Bank 05 years ago. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	<i>M/S-MOKADDAS ENGNEREIN</i>
Location	:	Panibanda Bazar, Tangail sadar, Tangail.
Total Investment in BDT	:	BDT 306,000/-
Financing	:	Self BDT 236,000/- (from existing business)77% Required Investment BDT 70,000/- (as equity) 23 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 15 ft= 600 square ft
Security of the shop	:	31,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Lade machine, Del machine, Grander Machine, Spry machine, Gelding Machine, Rod, etc.▪Average 25 % gain on sales.▪The business is operating by entrepreneur. Existing 4 employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Lade machine, Del machine, Grander Machine, Spry machine, Gelding Machine, Rod, etc.	8,000	240,000	2,880,000
Total Sales (A)	8,000	240,000	2,880,000
Less. Variable Expense			
Lade machine, Del machine, Grander Machine, Spry machine, Gelding Machine, Rod, etc.	6,000	180,000	2,160,000
Total variable Expense (B)	6,000	180,000	2,160,000
	2,000	60,000	720,000
Less. Fixed Expense			
Rent		2500	30000
Electricity Bill		4000	48000
Transportation		2000	24000
Salary(Self)		5000	60000
Salary(Staff)		35000	420000
Entertainment		500	6000
Mobile Bill		300	3600
Total fixed Cost (D)		49300	591600
Net Profit (E) [C-D]		10,700	128,400

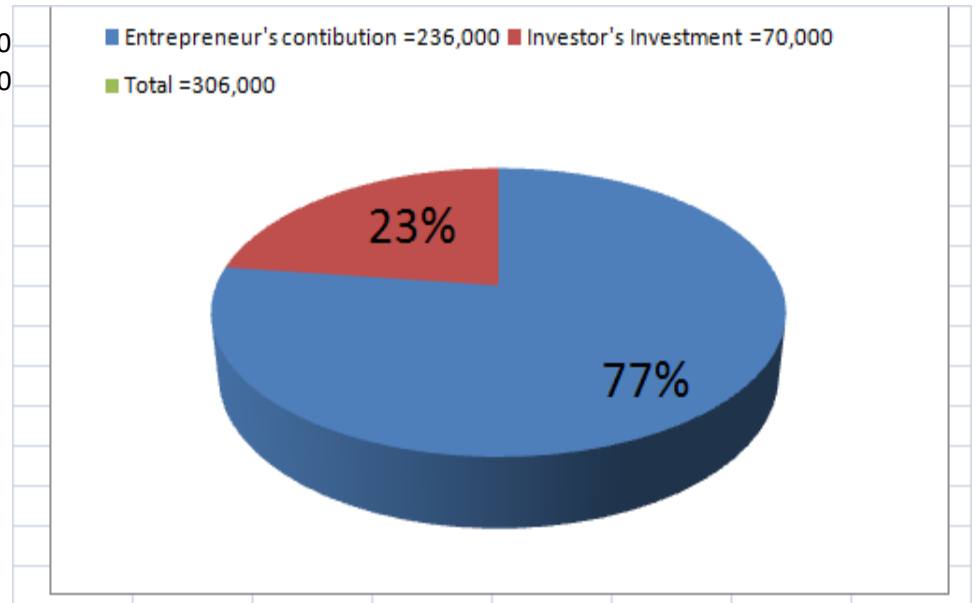
Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Lade machine	100,000	0	100,000
Del machine	20,000	0	20,000
Grander Machine	10,000	0	10,000
Spry machine	15,000	0	15,000
Gelding Machine	20,000	0	20,000
Rod/ Agnail	30,000	70,000	100,000
Security	31,000	0	31,000
Others	10,000	0	10,000
Total:-	236,000	70,000	306,000

Source of Finance

Entrepreneur's contibution =236,000
 Investor's Investment =70,000
 Total =306,000

236,000
 70,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Lade machine, Del machine, Grander Machine, Spry machine, Gelding Machine, Rod, etc.	9,500	285,000	3,420,000	3,591,000	3,770,550
Total Sales (A)	9,500	285,000	3,420,000	3,591,000	3,770,550
Less. Variable Expense					
Lade machine, Del machine, Grander Machine, Spry machine, Gelding Machine, Rod, etc.	7,125	213,750	2,565,000	2,693,250	2,827,913
Total variable Expense (B)	7,125	213,750	2,565,000	2,693,250	2,827,913
	2,375	71,250	855,000	897,750	942,638
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		8000	96,000	100,800	105,840
Transportation		2,000	24,000	25,200	26,460
Salary(Self)		5,000	60,000	60,000	60,000
Salary(Staff)		35000	420,000	420,000	420,000
Entertainment		500	6,000	6,300	6,615
Mobile Bill		400	4,800	4,800	4,800
Total Fixed Cost		10,500	640,800	647,100	653,715
Net Profit (E) [C-D)		10,500	214,200	250,650	288,923
Investment Payback			28,000	28,000	28,000

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	70,000	0	0
1.2	Net Profit	214,200	250,650	288,923
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	186,200	408,850
	Total Cash Inflow	284,200	436,850	697,773
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	186,200	408,850	669,773

SWOT ANALYSIS

STRENGTH

Employment: Self: 5 Family:0 Others:
Experience & Skill : 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

FAMILY PICTURE

