

Proposed NU Business Name: M\S MINHAZ ENGINEERING WORKSHOP



Project identification and prepared by: Md. Nasir Khan
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: MINHAZ
Age	:	20-01-1999 (19 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother
Address	:	Vill: Baneajan P.O: Boldiata Bazar P.S: Dhanbari 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	:	Most: MINA Begum
(iii) Father's name	:	MD: ALLAL UDDIN
(iv) GB member's info	:	Branch: Nolhara modupur , Centre # 65 (Female), Member ID: 10006, Group No: 08 Member since: 2008 raning(09 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 6,260
(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	:	02 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-839473
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: MINA BEGUM Joined Grameen Bank Since 09 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M\ S MINHAZ ENGINEERING WORKSHOP
Location	:	Baneajan Bastand Bazar, donbari, Tangail.
Total Investment in BDT	:	BDT 225,000
Financing	:	Self BDT 175,000 (from existing business) 77% Required Investment BDT 50,000 (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 20 ft = 400 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Doroja, Janala Gate, etc.▪ Average 30% gain on sale.▪ The business is operating by entrepreneur. Existing 2 Employee.▪ The Shop is Rented▪ Collects goods from Donbari.▪ Agreed grace period is 3 months.

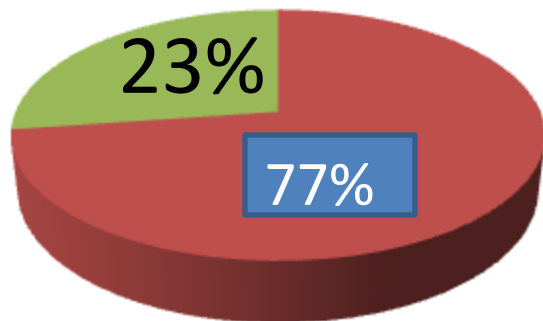
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Doroja , Janala Gate etc.		200,000	2400,000
Total Sales (A)		200,000	2400,000
Less. Variable Expense			
Doroja , Janala Gate etc.		140,000	1680,000
Total variable Expense (B)		140,000	1680,000
Contribution Margin (CM) [C=(A-B)]		60,000	720,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		2,000	24,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		30,000	360,000
Transportation		1,000	12,000
Entertainment		500	6,000
Genaretor		0	0
Bank service Charge		0	0
Total fixed Cost (D)		39,800	477,600
Net Profit (E) [C-D]		20,200	242,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Jnala	9p	6,000	54,000				54,000
Daroja	2p	6,500	13,000				13,000
Gril	5p	5,000	25,000				25,000
Gate	1p		27,500				27,000
Pati	100kg	55	5,500			50,000	55,500
Security			50,000				50,000
Total			175,000			50,000	225,000

Source of Finance



Entrepreneur
Investment:175,000
Investor Investment:50,000
Total Investment:225,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Doroja , Janala Gate etc		250,000	3000,000	3150,000
Total Sales (A)		250,000	3000,000	3150,000
Less. Variable Expense				
Doroja , Janala Gate etc				
		175,000	2100,000	2205,000
Total variable Expense(B)		175,000	2100,000	2205,000
Contribution Margin (CM) [C=(A-B)		75,000	345,600	362,880
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		2,000	2,4000	2,4000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		1,200	14,400	15,000
Entertainment		500	6,000	6,000
		0	0	0
Salary(staff)		30,000	360,000	360,000
Total Fixed Cost		40,000	480,000	381,600
Net Profit (E) [C-D)		35,000	134,400	187,420
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	134,400	187,420
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		104,400
	Total Cash Inflow	184,400	291,820
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	104,400	261,820

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 02 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

