

Proposed NU Business Name: **MA INJENIARING WORKSHOP**



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AYSUR RAHMAN
Age	:	03/12/1986(31Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 SON 1 Daughter
No. of siblings:	:	5 Brother 2 Sister
Address	:	Vill: Mothbari,P.O:Pirijpur,P.S: Godagari, 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	:	MST. SOKHINA BEGUM
(iii) Father's name	:	MD. JUBBER ALI
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #11(Female), Member ID: 1253, Group No:0 Member since:1985-20000 First loan: BDT -1500
Further Information:		Existing Loan: BDT 2000, Outstanding loan:Nil
(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	:	05years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01767413531
Father's Contact No.	:	01786418923
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOKHINA BEGUM joined Grameen Bank since 15 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

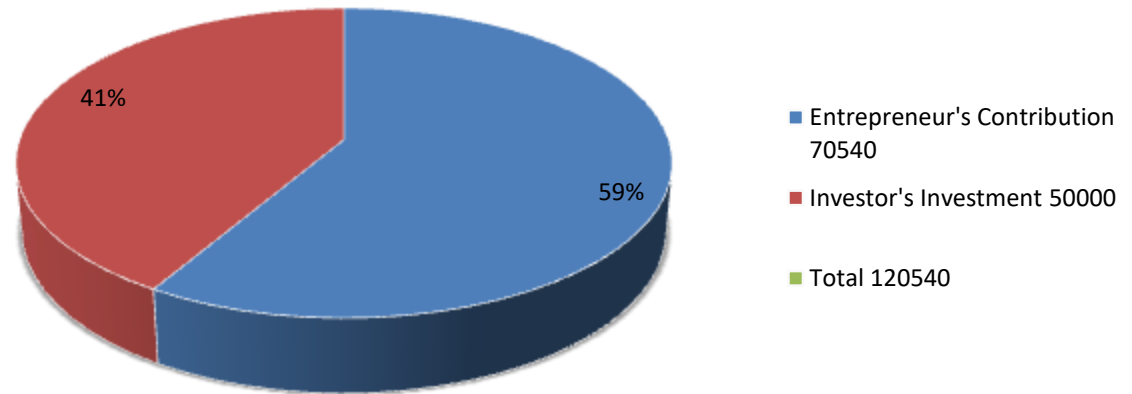
Business Name	:	MA INJENIARING WORKSHOP
Location	:	Gopalpur, Pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	BDT 120540/-
Financing	:	Self BDT 70540/-(from existing business) 59% Required Investment BDT 50,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 10ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Iron Angle, Iron Bar ETC▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Iron Angle, Iron Bar	500	15000	180000
Total Sales (A)	500	15000	180000
Less. Variable Expense			
Iron Angle, Iron Bar	0	0	0
Total Variable Expense (B)	0	0	0
Contribution Margin(CM) [C=(A-B)]	500	15000	180000
Less. Fixed Expense			
Rent		900	10800
Electricity Bill		2000	24000
Mobile Bill		100	1200
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		2000	24000
Food/other		0	0
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)		10000	120000
Net Profit (E) [C-D]		5000	60000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Iron Angle	10000	30000	40000
Iron Bar	7540	20000	27540
Drill Machine	24000	0	24000
Owelding Machine	25000	0	25000
Shan Machine	4000	0	4000
Total	70540	50000	120540

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Iron Angle, Iron Bar		15000	180000	189000	198450
Total Sales (A)		15000	180000	189000	198450
Less. Variable Expense					
Iron Angle, Iron Bar		0	0	0	0
Total Variable Expense (B)		0	0	0	0
Contribution Margin (CM) [C=(A-B)]		15000	180000	189000	198450
Less. Fixed Expense					
Rent		900	10800	10800	10800
Electricity Bill		2000	24000	24300	24600
Mobile Bill		100	1200	1500	1800
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		2000	24000	24300	24600
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		0	0	0	0
Total Fixed Cost (D)		10000	120000	120900	121800
Net Profit (E) [C-D]		5000	60000	68100	76650
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	60000	68100	76650
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		40000	88100
	Total Cash Inflow	110000	108100	164750
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	40000	88100	144750

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Gopalpur,
Pirijpur,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest





