

Proposed NU Business Name: **MOHAMMAD RAJJAK WORKSHOP**



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Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MOHAMMAD RAJJAK</b>
Age	:	01/01/1991 (26 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers 3 Sisters
Address	:	Vill: Chourapara, P.O: Bhulesshor-1743, P.S: Kapashia, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. RAHIMA</b>
(iii) Father's name	:	<b>MD. SHAMSUL HOQ</b>
(iv) GB member's info	:	Branch: Shinghosree, Centre # 61 (Female), Member ID: 3768, Group No: 01 Member since: 25/08/1997 to 2017 (20 Years) First Loan: BDT 5,000/- , Existing Loan: BDT 20,000/- Outstanding Loan: BDT 19,120/-
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.)	:	Yes
Business Experiences and Training Info	:	05 years experience in running business. He has 04 Years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-638464
Family's Contact No.	:	01714-852464
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RAHIMA** joined Grameen Bank since 20 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOHAMMAD RAJJAK WORKSHOP</b>
Location	:	Hailjor Bazar, Amraid.
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 180,000/- (from existing business) 75% Required Investment BDT 60,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	40 ft x 40 ft= 1600 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪ He has various workshop products like: Angle, Square Bar, Jed Bar, Sheet, Tube, S.S. Pipe, Shutter, Almirah etc.</li> <li>▪ Average daily gain on sale is 20%.</li> <li>▪ The business is operated by entrepreneur. Existing no employee.</li> <li>▪ The shop is rented.</li> <li>▪ Collects goods from Amraid Bazar.</li> <li>▪ Agreed grace period is 3 months.</li> </ul>

## Existing Business

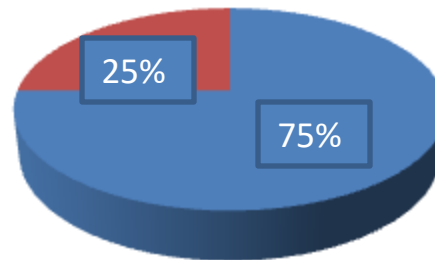
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Angle, Square Bar, Jed Bar, Sheet, Tube, S.S. Pipe, Shutter, Almirah etc.	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>
<b>Less. Variable Expense</b>			
Angle, Square Bar, Jed Bar, Sheet, Tube, S.S. Pipe, Shutter, Almirah etc.	2,400	72,000	8,64,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>8,64,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Transportation		700	8,400
Electricity Bill		1,800	21,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Generator		300	3,600
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>9,750</b>	<b>1,17,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,250</b>	<b>99,000</b>

## Investment Breakdown

Existing				Proposed			Proposed Total
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Pati	100 Kg	49	4,900	150 Kg	49	7,350	12,250
Angle	80 Kg	53	4,240	100 Kg	53	5,300	9,540
Square Bar	100 Kg	51	5,100	100 Kg	51	5,100	10,200
Jed Bar	150 Kg	54	8,100	200 Kg	54	10,800	18,900
Sheet	200 Kg	89	17,800	100 Kg	89	8,900	26,700
Tube	40 ft	64	2,560	250 ft	64	16,000	18,560
S.S. Pipe	25 ft	180	4,500	30 ft	180	5,400	9,900
Shutter	6	10,000	60,000	-	-	-	60,000
Almirah	2	22,000	44,000	-	-	-	44,000
Other Items	-	-	8,800	-	-	1,150	9,950
Security	-	-	20,000	-	-	-	20,000
<b>Total</b>			<b>180,000</b>			<b>60,000</b>	<b>240,000</b>

## Source of Finance



■ Entrepreneur's Contribution- 1,80,000

■ Investor's Investment- 60,000

■ Total Investment-2,40,000

## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1 <sup>st</sup> Year	2 <sup>nd</sup> Year (+5%)	3 <sup>rd</sup> Year (+5%)
<b>Revenue (sales)</b>					
Angle, Square Bar, Jed Bar, Sheet, Tube, S.S. Pipe, Shutter, Almirah etc.	4,200	1,26,000	15,12,000	15,87,600	16,66,980
<b>Total Sales (A)</b>	<b>4,200</b>	<b>1,26,000</b>	<b>15,12,000</b>	<b>15,87,600</b>	<b>16,66,980</b>
<b>Less. Variable Expense</b>					
Angle, Square Bar, Jed Bar, Sheet, Tube, S.S. Pipe, Shutter, Almirah etc.	3,360	1,00,800	12,09,600	12,70,080	13,33,584
<b>Total variable Expense (B)</b>	<b>3,360</b>	<b>1,00,800</b>	<b>12,09,600</b>	<b>12,70,080</b>	<b>13,33,584</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>840</b>	<b>25,200</b>	<b>3,02,400</b>	<b>3,17,520</b>	<b>3,33,396</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18,000
Transportation		1,000	12,000	15,600	18,000
Electricity Bill		1,800	21,600	24,000	27,600
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Generator		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
<b>Total fixed Cost (D)</b>		<b>10,100</b>	<b>1,21,200</b>	<b>1,27,600</b>	<b>1,33,900</b>
<b>Net Profit (E) [C-D]</b>		<b>15,100</b>	<b>1,81,200</b>	<b>1,89,920</b>	<b>1,99,496</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,81,200	1,89,920	1,99,496
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,57,200	3,23,120
	<b>Total Cash Inflow</b>	<b>2,41,200</b>	<b>3,47,120</b>	<b>5,22,616</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,57,200</b>	<b>3,23,120</b>	<b>4,98,616</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



# গ্রামীণ শক্তি সামাজিক

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্প

কল্পের নাম:

শোহাগুদে বাগ্জাবক উদ্যোক্তা প্রকল্প

নিটের নাম:

বামদাঘিয়া, গাওঁপুৰ প্রকল্প প্রস্তাব গ্রহণে

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শোহাগুদে বাগ্জাবক

বয়স:

২৫

জন্ম তারিখ: ০১/০১/১৯৯১ জাতীয়

স্বাক্ষরিত যোগ্যতা:

১০ম শ্রেণী  
অস্বিসিদ্ধি

বাহ্যিক অবস্থা:

কলে-মেয়ের সংখ্যা:

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# FAMILY PICTURE

