

Proposed NU Business Name: MAMA VAGNA ENGINEERING WORKSHOP



Project identification and prepared by: Md.Majnu Hossen,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.KAFI MAI
Age	:	18-02-1984(34 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brother
Address	:	Vill:Khamarkandi,P.O:khamarkandi,P.S: Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	MST.DOLIMON BIBI
(iv) GB member's info	:	LET.JAMAL UDDIN Branch:Garidaha,Sherpur,Centre # 23(Female), Member ID: 1817/1, Group No: 01 Member since:1-11-2009(7 Year)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 5,000/- Existing Loan: BDT 10,000, Outstanding loan:NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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 Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-616713
Mother's Contact No.	:	01727-249289
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.DOLIMON BIBI joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAMA VAGNA ENGINEERING WORKSHOP
Location	:	Khamarkandi, Sherpur.
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 250,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12ft x30 ft= 360 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Milks.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

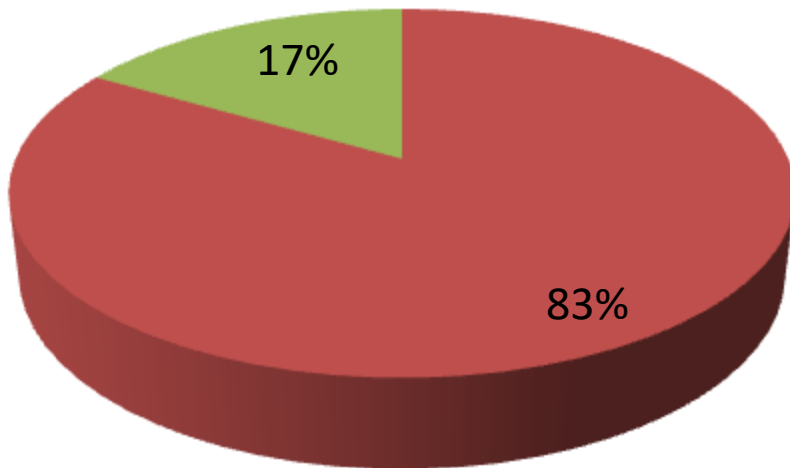
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Poltry Hen.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Poltry Hen.	1,000	30,000	360,000
Total variable Expense (B)	1,000	30,000	360,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		1,500	18,000
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		7,400	88,800
Net Profit (E) [C-D]		22,600	271,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Led mashin	1	200,000	200,000	1	50,000	250,000	
Angel	200kg	16,800	16,800			16,800	
Others		3,200	3,200			3,200	
Security			30,000			30,000	
Total	201		250,000	1		50,000	300,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 50,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Poltry Hen.	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense	0				
Poltry Hen.	1,250	37,500	450,000	472,500	496,125
Total variable Expense (B)	1,250	37,500	450,000	472,500	496,125
Contribution Margin (CM) [C=(A-B)]	1,250	37,500	450,000	472,500	496,125
Less. Fixed Expense					
House rant		1000	12,000	12,000	12,000
Electricity Bill		1500	18,000	18,000	18,000
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		7,400	88,800	88,800	88,800
Net Profit (E) [C-D]		30,100	361,200	383,700	407,325
Investment Payback			20,000	20,000	20,000

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

Sl #	<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	361,200	383,700	407,325
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		341,200	704,900
	Total Cash Inflow	411,200	724,900	1,112,225
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	341,200	704,900	1,092,225

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 03 Others:0
Experience & Skill : 12 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

