

Proposed NU Business Name: **MS RIMU ENGINEERING WORKSHOP**



Project identification and prepared by: Md. Obaidullah,
Bogra shadar Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ROEL PRAMANIK
Age	:	08-02-1985 (31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 brothers 4 Sisters
Address	:	Vill:Mondoldharon purbopara P.O: Jhorgasahat, P.S: Bogra shadar, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST TAHERA BEGUM
(iii) Father's name	:	JALAL UDDIN PRAMANIK
(iv) GB member's info	:	Branch:Rameshorpur ,Gabtoli Centre # 39 (Female), Member ID: 3588/1, Group No: 04 Member since: 21-06-2001 (10 Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 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	:	23 years experience in running business 07 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-898551
Mother's Contact No.	:	01766-382004
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST TAHERA BEGUM joined Grameen Bank since 06 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS RIMU ENGINEERING WORKSHOP
Location	:	Bhai Bhai market,sabgram, charmatha, Bogra
Total Investment in BDT	:	BDT 4,51,000/-
Financing	:	Self BDT 3,81,000/-(from existing business) 84% Required Investment BDT 70,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 8 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fandal,puli & made Poltry hatchery with lathe wors etc.▪ 25% Gain of sale.▪The business is operating by entrepreneur. Existing 05 employee.▪02 will be appointed in the future.▪Collects goods from Bogura.▪Agreed grace period is 3 months.

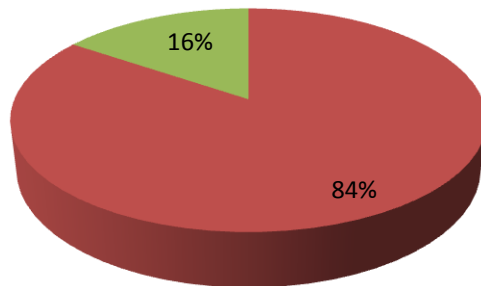
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
; Fandal,puli & made Poltry hatchery with lathe wors etc.	6,500	195,000	2,340,000
Total Sales (A)	6,500	195,000	2,340,000
Less. Variable Expense			
Matarials and costs	4,850	145,500	1,746,000
Total variable Expense (B)	4,850	145,500	1,746,000
Contribution Margin (CM) [C=(A-B)	1,650	49,500	594,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		4300	51,600
Transportation		2,000	24,000
Mobile Bill		500	6,000
Entertainment		1000	12,000
Salary (self)		5,000	60,000
Salary (staf)		30,000	360,000
Guard		250	3,000
Non cash item			
Depreciation		4,167	50,000
Total fixed Cost (D)		48,217	578,600
Net Profit (E) [C-D)		1,283	15,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
; Fandal,puli & made Poltry hatchery with lathe wors etc.	101,000	70,000	171,000
Flat bar, plain shit & Others	30,000	0	30,000
Lethe, welding Machines	250,000		250,000
Total	381,000	70,000	451,000

Source of Finance



- Entrepreneur's Contribution 381,000
- Investor's Investment 70,000
- Total 451,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
; Fandal,puli & made Poltry hatchery with lathe wors etc.	8,000	240,000	2,880,000	3,024,000	3,175,200
Total Sales (A)	8,000	240,000	2,880,000	3,024,000	3,175,200
Less. Variable Expense					
Matarials and costs	6,000	180,000	2,160,000	2,268,000	2,381,400
Total variable Expense (B)	6,000	180,000	2,160,000	2,268,000	2,381,400
Contribution Margin (CM) [C=(A-B)	2,000	60,000	720,000	756,000	793,800
Less. Fixed Expense					
House rant		1000	12,000	12,000	12,000
Electricity Bill		4300	51,600	52,000	52,500
Mobile Bill		500	6,000	2,400	2,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2000	24,000	5,000	5,500
Entertainment		1000	12,000	12,000	12,000
Guard		250	3,000	3,000	3,000
Salary (staff)		30,000	360,000	360,000	432,000
Non Cash Item					
Depreciation		4,167	50,000	50,000	50,000
Total Fixed Cost		48,217	578,600	556,400	629,500
Net Profit (E) [C-D)		11,783	141,400	199,600	164,300
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		
1.2	Net Profit	141,400	199,600	164,300
1.3	Depreciation (Non cash item)	50,000	50,000	50,000
1.4	Opening Balance of Cash Surplus		163,400	385,000
	Total Cash Inflow	261,400	413,000	599,300
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
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	163,400	385,000	571,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 23 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



BIGO
1975

ELECTRE MOTOR

AC. ARC WELD

MADE IN CHINA









BIGO

AC. ARC WELDER



BXG 500

MADE IN CHINA



গ্রামীণ ব্যাংক

..... শাখা

গ্রামীণ ব্যাংক
রাইসখরপুর গাবতলী শাখা
বগুড়া।

সহজ ঋণের পাশ বই

নাম মোহন আলম বেগম

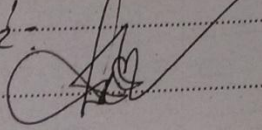
খণ্ড নং ৩৫৮৮/৩

গ্রুপ নং ০৪

কেন্দ্র নং ৩৫৮/৩

কেন্দ্রের নাম সবুল ইমিন গ্রুপ

বই ইস্যুর তারিখ ২৭/০৩/১৪

শাখা ব্যবস্থাপকের স্বাক্ষর 



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: রোয়েল প্রামানিক
Name: Roel Pramanik

পিতা: আবুল উদ্দিন প্রামানিক

মাতা: তাহেরা বেগম

Date of Birth: 08 Feb 1985

ID NO: 1012073356457

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীক অন্য
কোনো ব্যক্তির হাতে নিকটস্থ পৌর অফিসে জমা দেয়ার জন্য অধিবেশন করা হইবে।
ত্রিকানা: রাজা নং/নাম: মজলুমপুর পূর্ব পল্লী, মজলুমপুর, ডাকঘর: জোড়গাছা হাট
৩৬০০, বগুড়া সদর, বগুড়া

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৪/০২/১৪



FAMILY PICTURE

