

**Proposed NU Business Name: KRISHI ENGINEERING AND MACHINARISE**



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Sonatala unit.Bogra

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**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. KHORSHED ALAM</b>
Age	:	10-08-1989 (28 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Keshober Para P.O: Sukhanpukur P.S: Sonatala 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	:	<b>Most Nargis Begum</b>
(iii) Father's name	:	<b>Md Chan Mia</b>
(iv) GB member's info	:	Branch: Sonarai Gabtoli, Centre # 14(Female), Member ID: 1363, Group No: 04 Member since: 11-04-2009 (05Years) First loan: BDT 10000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: Nill
(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	:	8 years experience in running business. He has no year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-326165
Mother's Contact No.	:	01734-936485
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST NARGIS** joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>KRISHI ENGINEERING AND MACHINARISE</b>
Location	:	Sukhanpukur Bazar, Gabtoli, Bogra.
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Liner, Trolley chain, Bearing ,Ring, Nigel, machine crank etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is own.</li><li>▪Collects goods from Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

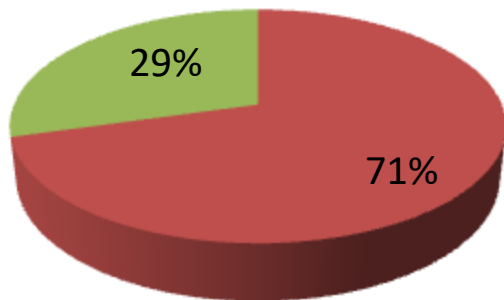
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Hardware items	2,400	72,000	864,000
<b>Total Sales (A)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Less. Variable Expense</b>			
Hardware items	1,920	57,600	691,200
<b>Total variable Expense (B)</b>	<b>1,920</b>	<b>57,600</b>	<b>691,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		4,000	48,000
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		200	2,400
Generator		-	0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>9,700</b>	<b>116,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,700</b>	<b>56,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Linar set	20	1200	24,000	18	1,200	21,600	45,600
Trolley chain	15	800	12,000	12	800	9,600	21,600
Bearing	100	400	40,000	25	400	10,000	50,000
Ring	60	130	7,800	0	0	0	7,800
Nazel	45	200	9,000	0	0	0	9,000
Panium	15	1150	17,250	6	1150	6,900	24,150
Others	1	9950	9,950	1	1900	1,900	11,850
Total	<b>256</b>	<b>0</b>	<b>120000</b>	<b>62</b>	<b>5450</b>	<b>50000</b>	<b>170000</b>

## Source of Finance



- ■ Entrepreneur's Contribution 120,000
- Investor's Investment 50,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Welding items	3,100	93,000	1,116,000	1,171,800	1,230,390
<b>Total Sales (A)</b>	<b>3,100</b>	<b>93,000</b>	<b>1,116,000</b>	<b>1,171,800</b>	<b>1,230,390</b>
<b>Less. Variable Expense</b>					
Welding items	2,480	74,400	892,800	937,440	984,312
<b>Total variable Expense (B)</b>	<b>2,480</b>	<b>74,400</b>	<b>892,800</b>	<b>937,440</b>	<b>984,312</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>620</b>	<b>18,600</b>	<b>223,200</b>	<b>234,360</b>	<b>246,078</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		4,000	48,000	48,000	48,000
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Guard		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>9,700</b>	<b>116,400</b>	<b>116,400</b>	<b>116,400</b>
<b>Net Profit (E) [C-D)</b>		<b>8,900</b>	<b>106,800</b>	<b>117,960</b>	<b>129,678</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	106,800	117,960	129,678
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		86,800	184,760
	<b>Total Cash Inflow</b>	<b>156,800</b>	<b>204,760</b>	<b>314,438</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>86,800</b>	<b>184,760</b>	<b>294,438</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 8 Years  
Quality goods & services;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

